

UTAH COUNTIES INSURANCE POOL

BOARD OF TRUSTEES MEETING

Thursday, August 18, 2011, 1:00 p.m.

Festival Hall, Room Seven

105 North 100 East, Cedar City, UT

AGENDA

1:00 Lunch Provided

1:30 Call to Order

Kay Blackwell

ITEM

- | | | |
|----|--------------------------------------------------------------------------------------------------------------------------------|----------------|
| 1 | Review/Excuse Board Members Absent | Kay Blackwell |
| 2 | Review/Approve July 21, 2011 Meeting Minutes | Steve Wall |
| 3 | Ratification and Approval of Payments and Credit Card Transactions | Steve Wall |
| 4 | Actuarial Rate Study Presentation | Lisa Dennison |
| 5 | Review of Tentative 2012 Budget | Johnnie Miller |
| 6 | Review/Approve 2012 Rates for Member Contributions | Johnnie Miller |
| 7 | Set Date and Time for Closed Meeting
to Discuss Character, Professional Competence, Physical/Mental Health of an Individual | Kay Blackwell |
| 8 | Action on Personnel Matters | Kay Blackwell |
| 9 | Set Date and Time for Closed Meeting
to Discuss Pending or Reasonably Imminent Litigation | Kay Blackwell |
| 10 | Action on Litigation Matters | Kent Sundberg |
| 11 | Reinsurer Annual Report | Johnnie Miller |
| 12 | Chief Executive Officer's Report | Johnnie Miller |
| 13 | Other Business | Kay Blackwell |

Entity: Utah Counties Insurance Pool

Public Body: Board of Trustees

Subject: Insurance

Notice Title: Board Meeting

Meeting Location: 105 North 100 East

Cedar City 84720

Notice Date & Time: August 18, 2011
1:00 PM - 4:30 PM

Description/Agenda:

Lunch

Provided
Call to Order
Review/Excuse Board Members Absent
Review/Approve July 21, 2011 Meeting Minutes
Ratification and Approval of Payments and Credit Card Transactions
Actuarial Rate Study Presentation
Review of Tentative 2012 Budget
Review/Approve 2012 Rates for Member Contributions
Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual
Action on Personnel Matters
Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation
Action on Litigation Matters
Reinsurer Annual Report
Chief Executive Officer's Report
Other Business

Notice of Special Accommodations:

In compliance with the Americans with Disabilities Act, individuals needing special accommodations (including auxiliary communicative aids and services) during this meeting should notify Sonya White at the Utah Counties Insurance Pool, PO Box 95730, South Jordan, UT 84095-0730, or call 801-307-2113, at least three days prior to the meeting.

**Notice of Electronic or
telephone participation:**

Any Member of the Utah Counties Insurance Pool Board of Trustees
may participate telephonically.

Other information:

Contact Information:

Sonya White
801-565-8500
sonya@ucip.utah.gov

Posted on:

August 12, 2011 02:34 PM

Last edited on:

August 12, 2011 02:34 PM

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Utah Counties Insurance Pool
Supporting Your Goals Since 1992

BOARD OF TRUSTEES MEETING MINUTES

August 18, 2011, 1:30 pm
Festival Hall, Cedar City

BOARD MEMBERS PRESENT

Kay Blackwell, *President*, Piute County Commissioner
Steve Wall, *Secretary-Treasurer*, Sevier County Clerk/Auditor
Bruce Adams, San Juan County Commissioner
Craig Dearden, Weber County Commissioner
Brad Dee, Weber County Human Resources Director
Marilyn Gillette, Tooele County Clerk
Jerry Hurst, Tooele County Commissioner
Karla Johnson, Kane County Clerk/Auditor
Kent Sundberg, Utah County Deputy Attorney

VIA TELEPHONIC CONFERENCE

Gary Anderson, Utah County Commissioner

BOARD MEMBERS ABSENT

Jim Eardley, *Vice President*, Washington County Commissioner
Bret Millburn, Davis County Commissioner
Cameron Noel, Beaver County Sheriff

OTHERS PRESENT

Johnnie Miller, UCIP Chief Executive Officer
Sonya White, UCIP Manager of Administration
Lisa Dennison, By The Numbers Actuarial Consulting

Call to Order

Kay Blackwell called this meeting of the Utah Counties Insurance Pool Board of Trustees to order at 1:30 p.m. on August 18, 2011 and welcomed those in attendance.

Review/Excuse Board Members Absent

Brad Dee made a motion to excuse Jim Eardley, Bret Millburn and Cameron Noel from this meeting. Craig Dearden seconded the motion, which passed unanimously.

Approve July 21, 2011 Meeting Minutes

The minutes, of the Board of Trustees meeting held July 21, 2011, were previously sent to the Board Members for review (see attachment number one). Steve Wall made a motion to approve the July 21, 2011 meeting minutes as written. Karla Johnson seconded the motion, which passed unanimously.

Ratification and Approval of Payments and Credit Card Transactions

Steve Wall reviewed the payments made, payments to be made (see attachment number two) and credit card transactions with the Board. Steve Wall made a motion to approve the payments made, payments to be made and credit card transactions. Jerry Hurst seconded the motion, which passed unanimously.

Actuarial Rate Study Presentation

Lisa Dennison, By The Numbers Actuarial Consulting, provided the Board with a summary of the year ending 2010 reserve analysis, the second quarter 2011 reserve review and the premium indication review for 2012 (see attachment number three). Based on the projected claims, reinsurance costs and operating expense, Lisa stated that the current premium structure is adequate to cover expected losses and expenses. The indicated premium is the amount recommended to collect from members.

Review of Tentative 2012 Budget

Johnnie Miller reported that a tentative 2012 budget was prepared for the actuary to complete the rate study. A copy of the tentative 2012 budget was provided to the Board for review (see attachment number four). Johnnie reported that he has requested a quote from County Reinsurance Limited for increased liability limits. Sonya White noticed that the budget was printed without the items calculating correctly in the column for the 2011 approved budget; the 2012 tentative budget column is correct. The premium consideration is based on the Actuary's expected indicated premium, minus the reduction in Davis County's contribution for the requested \$100,000 property deductible.

Review/Approve 2012 Rates for Member Contributions

Johnnie Miller explained that member reported exposures for property values have increased seven percent from the prior year. Number of vehicles increased one percent and budgeted expenditures increased ten percent from the prior year. Two contribution scenarios were provided to the Board (see attachments number five and six). The first scenario is based on the 2012 rates projected by the Actuary. The second scenario is based on the 2011 rates. The Actuary reported that the current premium structure is adequate. Craig Dearden made a motion to approve the current 2011 rates for the 2012 member contributions. Karla Johnson seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Steve Wall made a motion to strike agenda item: *Set Date and Time for a Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual*. Karla Johnson seconded the motion, which passed unanimously.

Action on Personnel Matters

Steve Wall made a motion to strike agenda item: *Action on Personnel Matters*. Karla Johnson seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Kent Sundberg made a motion to *Set Date and Time for a Closed Meeting to Discuss Pending or Reasonably Imminent Litigation* for 3:15 p.m. on August 18, 2011. Jerry Hurst seconded the motion, which passed unanimously. Board Members present at the closed meeting: Kay Blackwell, Steve Wall, Bruce Adams, Craig Dearden, Brad Dee, Marilyn Gillette, Jerry Hurst, Karla Johnson and Kent Sundberg. Present via telephonic conference: Gary Anderson. Also present: Johnnie Miller and Sonya White.

The regular meeting resumed at 3:25 p.m. on August 18, 2011.

Action on Litigation Matters

Kent Sundberg made a motion authorizing the amount of \$2,000,000 to be issued when the matter of DUC00003020061 is resolved. Karla Johnson seconded the motion, which passed unanimously.

Kent Sundberg made a motion to negotiate rates with Daniel McDonald and review any conflicts of interest for possible inclusion on the approved defense attorney listing. Craig Dearden seconded the motion, which passed unanimously.

Reinsurer Annual Report

The Board of Trustees tabled this item until the next meeting.

Chief Executive Officer's Report

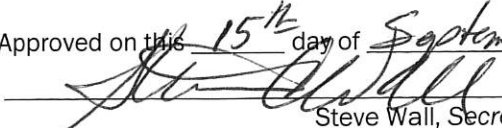
Johnnie Miller requested that the *CEO Report* be given at the next Board meeting.

Other Business

Kay Blackwell reported that the 2012 Board Strategic Planning Session will be held at Moore's Old Pine Inn, June 6-8. Save the date so all Board Members will be in attendance.

Sonya White provided the Board with a copy of the 2011 AGRIP Governance and Leadership Conference brochure. Registrations are now being accepted; contact Sonya to make arrangements.

The next meeting of the Board of Trustees is scheduled for September 15, 2011 at 12:00 p.m. at the UCIP Offices, South Jordan.

Approved on this 15th day of September 2011

Steve Wall, Secretary/Treasurer

Utah Counties Insurance Pool Payments

July 21, 2011 - August 18, 2011

Type	Date	Num	Name	Memo	Amount
ML Expense					
Liability Check	7/28/2011		QuickBooks Payroll Service	Created by Payroll Services on 07/21/2011	-13,140.00
Liability Check	8/12/2011		QuickBooks Payroll Service	Created by Payroll Services on 08/11/2011	-13,357.59
Liability Check	7/31/2011	ONLINE	United States Treasury	EFT ACKNOWLEDGEMENT NUMBER: 2701610019002...	-4,972.51
Liability Check	7/31/2011	ONLINE	Utah Retirement Systems	Unit No: 864 (MAY 2011)	-6,845.21
Liability Check	7/31/2011	ONLINE	Nationwide Retirement Solutions	Entity: 644013	-2,115.34
Check	7/27/2011	VISA	Wells Fargo	Account Number: 4856 2002 0633 9635	-460.00
Check	7/27/2011	VISA	Wells Fargo	Account Number: 4856 2002 0869 3567	-44.99
Liability Check	7/31/2011	6041	Utah State Tax Commission	12327158003WTH	-1,690.34
Check	7/31/2011	6042	PEHP-LTD	Coverage Period: July 2011	-223.96
Liability Check	7/31/2011	6043	Public Employees Health Program	Policy Number 1076 (JULY)	-7,237.32
Check	7/31/2011	6044	Johnnie R. Miller	Mileage Reimbursement	-69.38
Check	7/31/2011	6045	Karla Johnson	Mileage Reimbursement	-339.66
Check	7/31/2011	6046	Kay Blackwell	Mileage Reimbursement	-210.90
Check	7/31/2011	6047	Bruce Adams	Mileage Reimbursement	-338.75
Check	7/31/2011	6048	Jim Eardley	Mileage Reimbursement	-287.10
Check	7/31/2011	6049	Cameron Noel	Mileage Reimbursement	-202.02
Check	7/31/2011	6050	Bret Millburn	Mileage Reimbursement	-35.24
Check	7/31/2011	6051	Jerry Hurst	Mileage Reimbursement	-49.95
Check	7/31/2011	6052	Kent Sundberg	Mileage Reimbursement	-38.85
Check	7/31/2011	6053	Craig Dearden	Mileage Reimbursement	-29.42
Bill Pmt -Check	7/31/2011	6054	CodeCo Law Publishers	Invoice Number: B18085	-249.00
Bill Pmt -Check	7/31/2011	6055	Paetec	Invoice Number: 2930666	-682.59
Bill Pmt -Check	7/31/2011	6056	Premiere Global Services	Invoice Number: 08587731	-120.09
Bill Pmt -Check	7/31/2011	6057	Revco Leasing Company, LLC	Invoice Number: 272367	-815.89
Liability Check	8/1/2011	6058	Western AgCredit	Invoice Number: 8-2011	-10,788.00
Bill Pmt -Check	8/12/2011	6059	Opticare of Utah	Invoice Number: 11545	-76.02
Bill Pmt -Check	8/12/2011	6060	New Mexico Association of Counties	Invoice Number: 000087	-400.00
Bill Pmt -Check	8/12/2011	6061	Office Depot	Invoice Number: 572760010001	-49.91
Check	8/17/2011	6062	Purchase Power	Account Number: 8000-9090-018-5759	-236.00
Check	8/17/2011	6063	Jeff Rowley	RMC Speaker Expense Reimbursement	-341.40
Check	8/17/2011	6064	Davis County	RMC Registration Fee Reimbursement (Lamph)	-50.00
Check	8/17/2011	6065	Chase Parker	RMC Speaker Expense Reimbursement	-189.18
Check	8/17/2011	6066	Cache County	RMC Registration Reimbursement (Swink)	-50.00
Check	8/17/2011	6067	Lana Jensen	RMC Speaker Expense Reimbursement	-306.99
Check	8/17/2011	6068	Tooele County	RMC Registration Cancellation Refund (Tita Adams)	-50.00
Total ML Expense					-66,093.60
TOTAL					-66,093.60

UTAH COUNTIES INSURANCE POOL (UCIP)

Multiline Program

ACTUARIAL REPORT

*Estimated Required Reserves
as of 12/31/10*

Figure 1

UTAH COUNTIES INSURANCE POOL

ALL COVERAGES

ESTIMATED RETAINED LOSSES AS OF 12/31/10

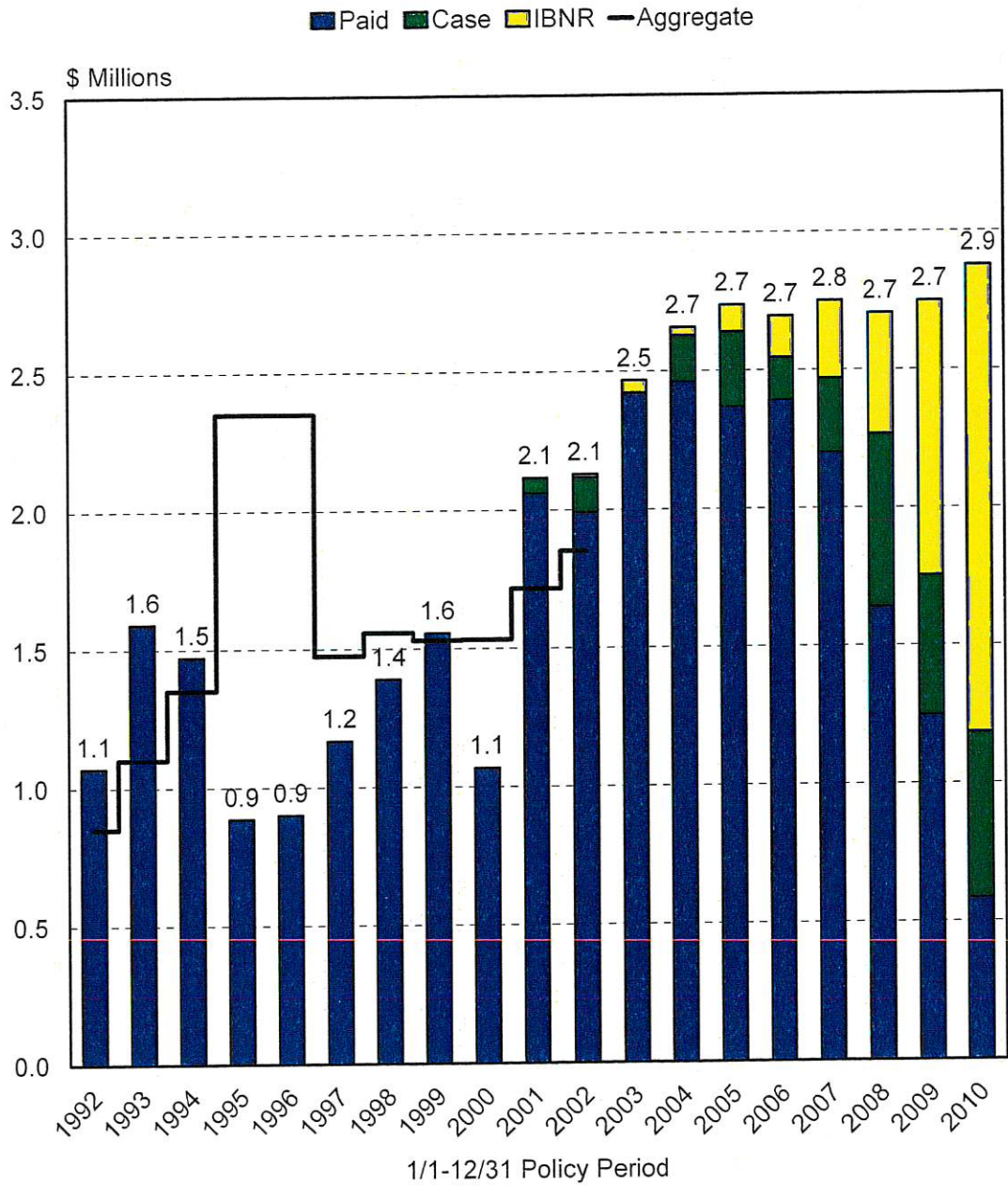
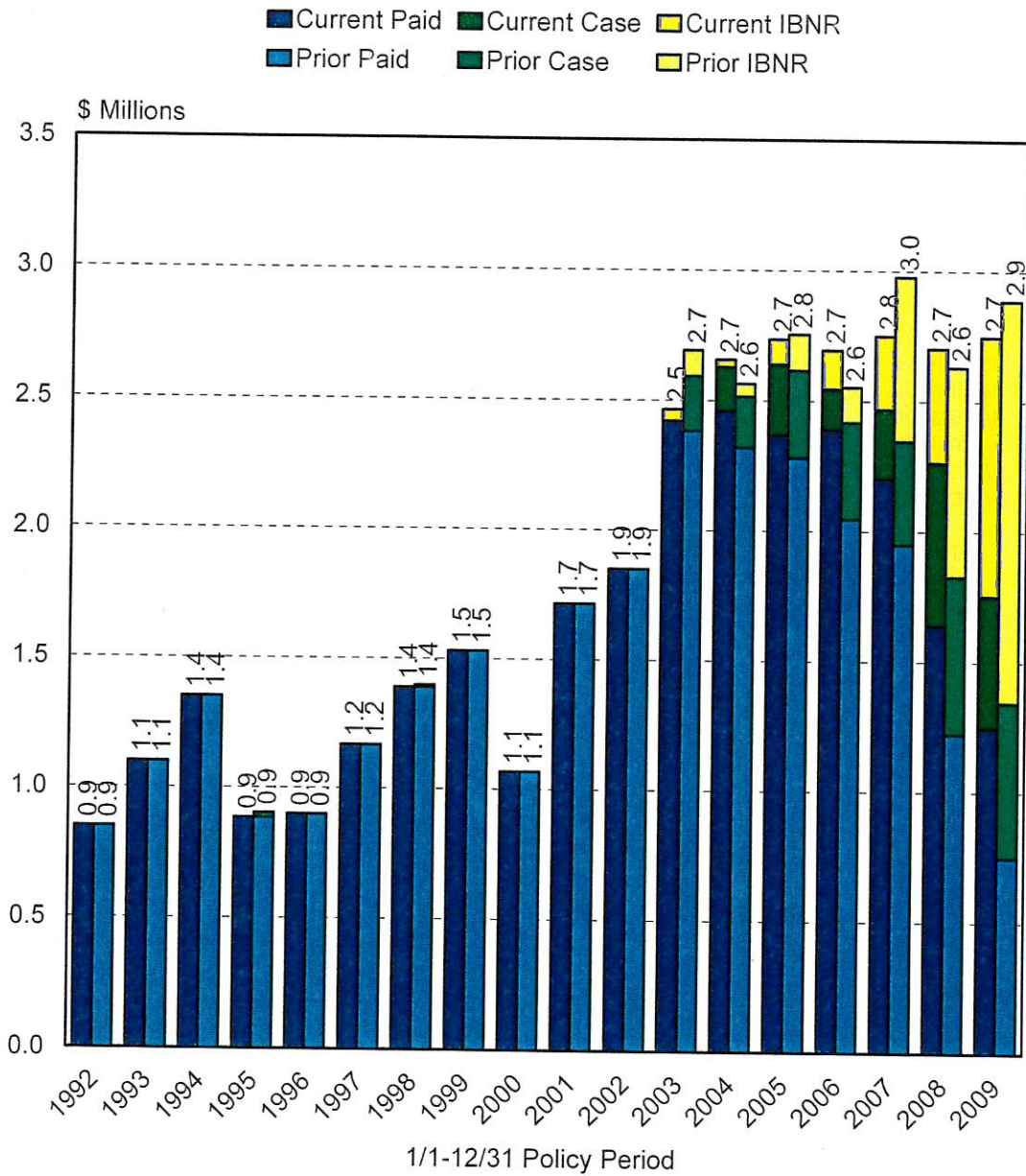


Figure 2

UTAH COUNTIES INSURANCE POOL

ALL COVERAGES

COMPARISON OF ESTIMATED ULTIMATE INCURRED LOSSES TO PRIOR REPORT
(Limited to Specific and Aggregate Retentions)



**COMPARISON OF ESTIMATED ULTIMATE
INCURRED LOSSES TO PRIOR ACTUARIAL REPORT
ALL COVERAGES**
(Limited to Specific and Aggregate Retentions)
(Net of Recoveries)

Policy Period	Current Analysis (Table 31 Section B)	4/21/10 Report (Table 31 Section B)	Change	Percent Change
1/1-12/31/92	\$ 850,000 @	\$ 850,000 @	\$ 0	0.0%
1/1-12/31/93	1,100,000 @	1,100,000 @	0	0.0%
1/1-12/31/94	1,350,000 @	1,350,000 @	0	0.0%
1/1-12/31/95	885,773	903,375	(17,602)	(1.9%)
1/1-12/31/96	899,711	899,711	0	0.0%
1/1-12/31/97	1,166,937	1,166,937	0	0.0%
1/1-12/31/98	1,389,358	1,397,260	(7,902)	(0.6%)
1/1-12/31/99	1,530,000 @	1,530,000 @	0	0.0%
1/1-12/31/00	1,067,854	1,067,854	0	0.0%
1/1-12/31/01	1,715,000 @	1,715,000 @	0	0.0%
1/1-12/31/02	1,850,000 @	1,850,000 @	0	0.0%
1/1-12/31/03	2,466,221	2,692,914	(226,693)	(8.4%)
1/1-12/31/04	2,656,761	2,565,580	91,181	3.6%
1/1-12/31/05	2,736,966	2,755,505	(18,539)	(0.7%)
1/1-12/31/06	2,695,543	2,553,291	142,252	5.6%
1/1-12/31/07	2,750,652	2,977,965	(227,313)	(7.6%)
1/1-12/31/08	2,704,342	2,631,266	73,076	2.8%
1/1-12/31/09	2,748,095	2,886,608	(138,513)	(4.8%)
Total	\$32,563,213	\$32,893,266	(\$ 330,053)	(1.0%)

@ Limited to the aggregate retention.

Figure 3

UTAH COUNTIES INSURANCE POOL

GENERAL LIABILITY

HISTORICAL AND EXPECTED DEVELOPMENT OF INCURRED LOSSES
(Unlimited Losses Including ALAE Gross of Recoveries)

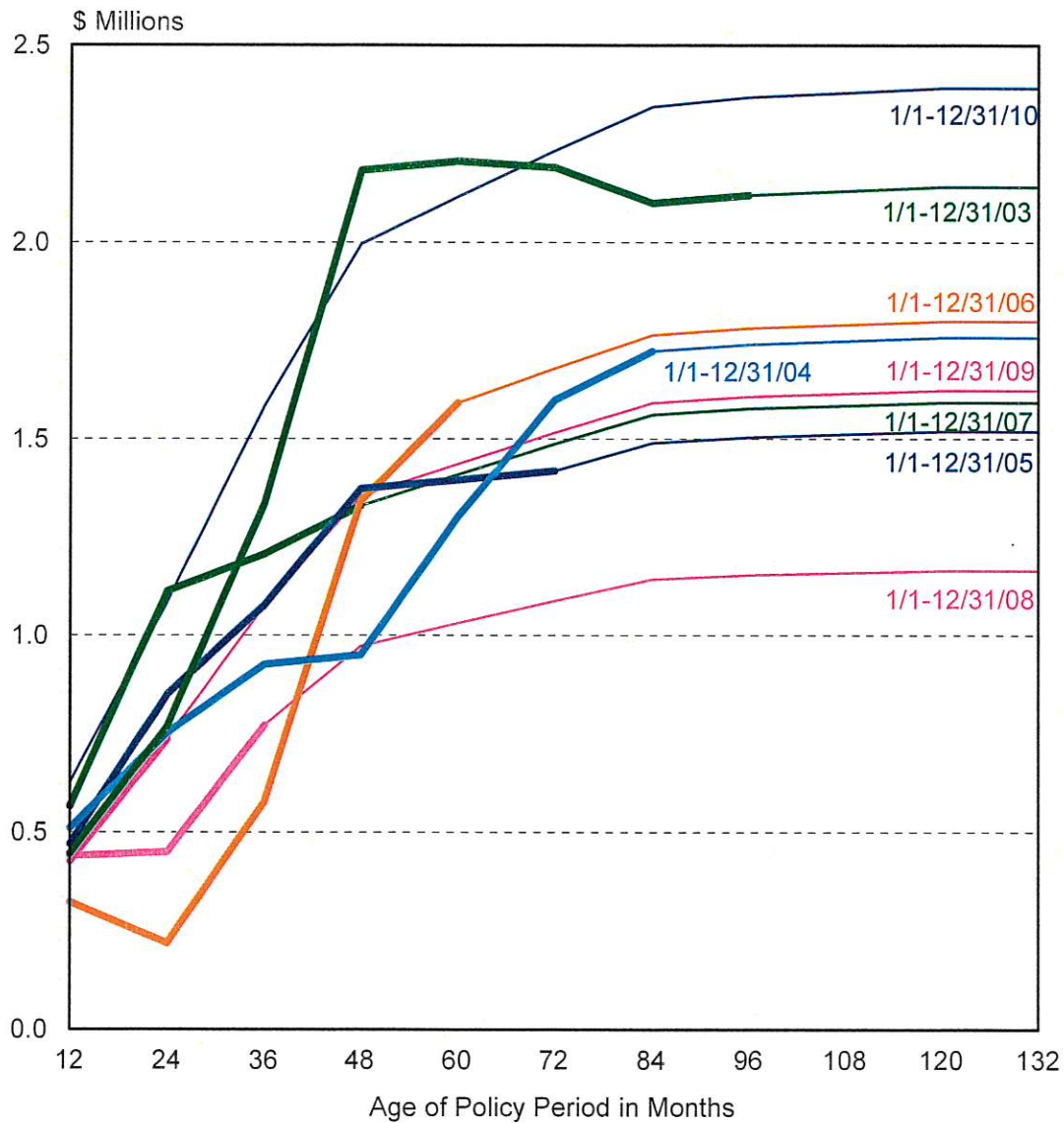


Figure 4

UTAH COUNTIES INSURANCE POOL

GENERAL LIABILITY

HISTORICAL AND EXPECTED DEVELOPMENT OF PAID LOSSES
(Unlimited Losses Including ALAE Gross of Recoveries)

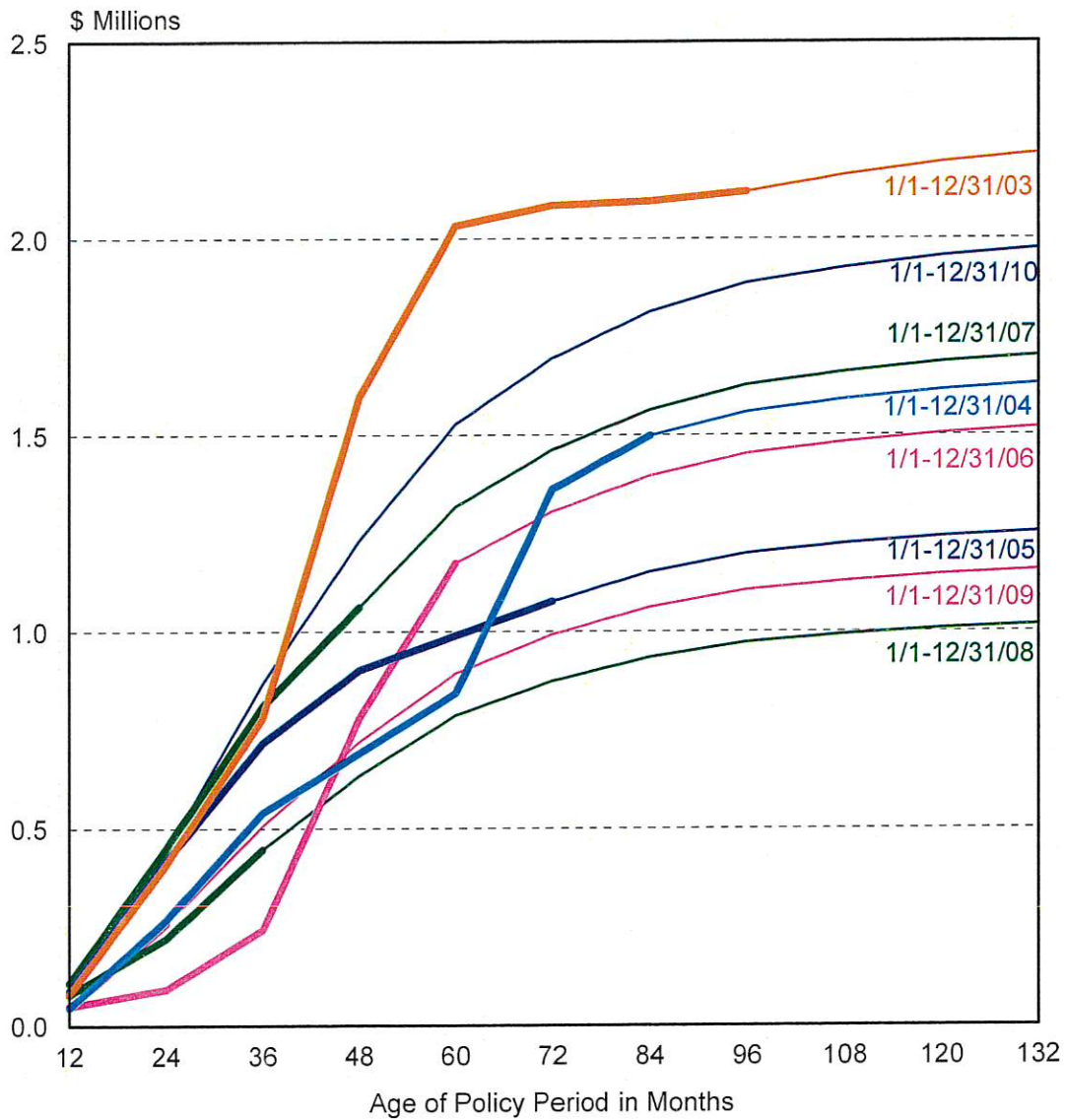


Table 34

UTAH COUNTIES INSURANCE POOL
ALL MULTI-LINE COVERAGES
HISTORICAL PROFITABILITY ANALYSIS

A. ESTIMATED UNDERWRITING INCOME

Policy Period	Premium*	Operating Expenses*	Funds Available for Claims	Estimated Ultimate Incurred Losses	Estimated Underwriting Income
1/1-12/31/01	\$ 3,222,871	\$ 1,489,185	\$ 1,733,686	\$ 1,715,000	\$ 18,686
1/1-12/31/02	3,505,736	1,644,953	1,860,783	1,350,000	10,783
1/1-12/31/03	3,930,854	2,042,668	1,888,186	2,466,221	(578,035)
1/1-12/31/04	4,194,644	2,048,851	2,145,793	2,656,761	(510,968)
1/1-12/31/05	4,217,591	2,046,257 #	2,171,334	2,736,966	(565,632)
1/1-12/31/06	4,195,406	2,058,540 #	2,136,866	2,695,543	(558,677)
1/1-12/31/07	4,676,898	2,426,559 #	2,250,339	2,750,652	(500,313)
1/1-12/31/08	5,146,934	2,145,715	3,001,219	2,704,342	296,877
1/1-12/31/09	5,573,525 ^	2,012,633 ^	3,560,892	2,748,095	812,797
1/1-12/31/10	5,699,796	2,474,950	3,224,846	2,876,044	348,802
Total	\$44,364,255	\$20,390,311	\$23,973,944	\$25,199,624	(\$1,225,680)

B. ESTIMATED FUND BALANCE

Policy Period	Estimated Underwriting Income	Interest & Other Income*	Estimated Net Income
1/1-12/31/01	\$ 18,686	\$ 434,407	\$ 453,093
1/1-12/31/02	10,783	237,750	248,533
1/1-12/31/03	(578,035)	223,149	(354,886)
1/1-12/31/04	(510,968)	230,501	(280,467)
1/1-12/31/05	(565,632)	400,393	(165,239)
1/1-12/31/06	(558,677)	618,976	60,299
1/1-12/31/07	(500,313)	554,819	54,506
1/1-12/31/08	296,877	(42,271)	254,606
1/1-12/31/09	812,797	176,378 ^	989,175
1/1-12/31/10	348,802	55,000	403,802
Total	(\$1,225,680)	\$2,889,102	\$1,663,422

C. LOSS RATIOS

Policy Period	Paid Loss Ratio as of 12/31/10	Incurred Loss Ratio as of 12/31/10	Estimated Ultimate Incurred Loss Ratio	Permissible Loss Ratio (Funds Available/Premium)	Combined Ratio [(Losses+ Expenses)/Premium]
1/1-12/31/01	0.532	0.532	0.532	0.538	0.994
1/1-12/31/02	0.528	0.528	0.528	0.531	0.997
1/1-12/31/03	0.616	0.616	0.627	0.480	1.147
1/1-12/31/04	0.587	0.627	0.633	0.512	1.122
1/1-12/31/05	0.562	0.626	0.649	0.515	1.134
1/1-12/31/06	0.570	0.607	0.642	0.509	1.133
1/1-12/31/07	0.471	0.528	0.588	0.481	1.107
1/1-12/31/08	0.319	0.440	0.525	0.583	0.942
1/1-12/31/09	0.224	0.314	0.493	0.639	0.854
1/1-12/31/10	0.103	0.208	0.505	0.566	0.939
Total			0.568	0.540	1.028

* From the audited financial statements up to 1/1-12/31/09 and the preliminary financial statements for 1/1-12/31/10.

Split administrative expenses 19% workers compensation and 81% multi-line at UCIP's request.

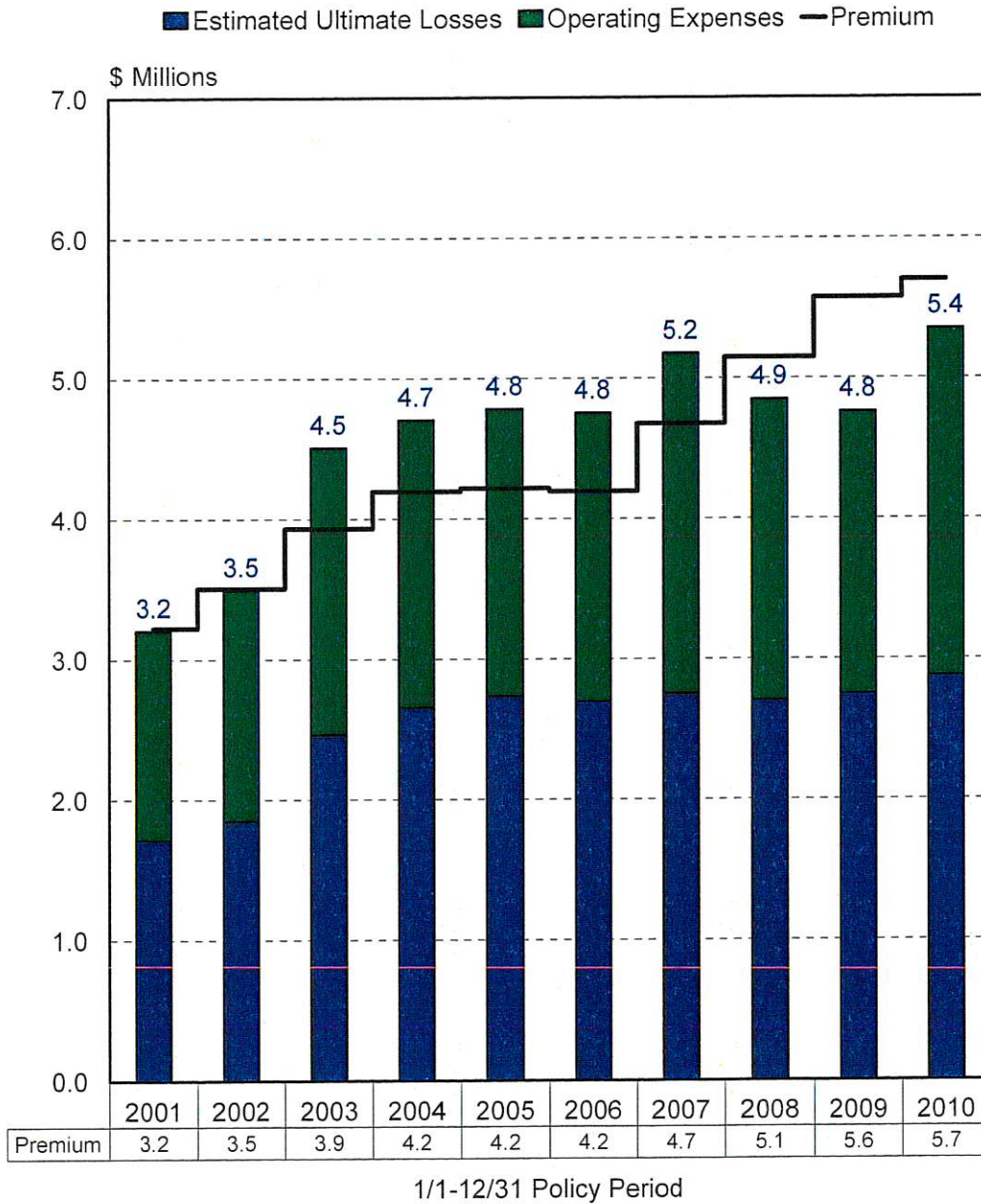
^ Split workers compensation and multi-line based on estimates provided by UCIP.

Figure 6

UTAH COUNTIES INSURANCE POOL

ALL COVERAGES

HISTORICAL PROFITABILITY ANALYSIS



By The Numbers
Actuarial Consulting, Inc.

August 5, 2011

Mr. Johnnie Miller
 Utah Counties Insurance Pool
 P.O. Box 95730
 South Jordan, UT 84095-0730

RE: INTERIM MULTILINE RESERVE REVIEW BASED ON 6/30/11 EXPERIENCE

Dear Mr. Miller:

Attached are the estimated ultimate incurred losses based on 6/30/11 experience for the Utah Counties Insurance Pool (UCIP) multiline program. As shown below, the estimates have decreased \$49,111 or 0.1% since the 12/31/10 report, issued 5/3/11, for periods prior to 1/1/11. The change from 3/31/11 to 6/30/11 is a decrease of \$108,693.

**COMPARISON OF ESTIMATED ULTIMATE
 INCURRED LOSSES TO PRIOR ACTUARIAL REPORTS
 ALL COVERAGES**
 (Limited to Specific and Aggregate Retentions)
 (Net of Recoveries)

Policy Period	12/31/10 Reserve Analysis	3/31/11 Interim Reserve Review	6/30/11 Interim Reserve Review
1/1-12/31/92	\$ 850,000 @	\$ 850,000 @	\$ 850,000 @
1/1-12/31/93	1,100,000 @	1,100,000 @	1,100,000 @
1/1-12/31/94	1,350,000 @	1,350,000 @	1,350,000 @
1/1-12/31/95	885,773	885,773	885,773
1/1-12/31/96	899,711	899,711	899,711
1/1-12/31/97	1,166,937	1,166,937	1,166,937
1/1-12/31/98	1,389,358	1,389,358	1,389,358
1/1-12/31/99	1,530,000 @	1,530,000 @	1,530,000 @
1/1-12/31/00	1,067,854	1,067,854	1,067,854
1/1-12/31/01	1,715,000 @	1,715,000 @	1,715,000 @
1/1-12/31/02	1,850,000 @	1,850,000 @	1,850,000 @
1/1-12/31/03	2,466,221	2,421,541	2,421,327
1/1-12/31/04	2,656,761	2,709,126	2,721,735
1/1-12/31/05	2,736,966	2,693,723	2,661,459
1/1-12/31/06	2,695,543	2,713,126	2,740,450
1/1-12/31/07	2,750,652	2,680,892	2,621,230
1/1-12/31/08	2,704,342	2,728,221	2,947,010
1/1-12/31/09	2,748,095	2,804,025	2,660,411
1/1-12/31/10	2,876,044	2,943,552	2,811,891
Total	\$35,439,257	\$35,498,839	\$35,390,146

@ Limited to the aggregate retention.

Mr. Johnnie Miller
August 5, 2011
Page Two

**COMPARISON OF ESTIMATED ULTIMATE
INCURRED LOSSES TO PRIOR ACTUARIAL REPORTS
ALL COVERAGES**
(Limited to Specific and Aggregate Retentions)
(Net of Recoveries)

Policy Period	12/31/10 to 3/31/11	3/31/11 to 6/30/11	12/31/10 to 3/31/11	Percent Change
1/1-12/31/92	\$ 0	\$ 0	\$ 0	0.0%
1/1-12/31/93	0	0	0	0.0%
1/1-12/31/94	0	0	0	0.0%
1/1-12/31/95	0	0	0	0.0%
1/1-12/31/96	0	0	0	0.0%
1/1-12/31/97	0	0	0	0.0%
1/1-12/31/98	0	0	0	0.0%
1/1-12/31/99	0	0	0	0.0%
1/1-12/31/00	0	0	0	0.0%
1/1-12/31/01	0	0	0	0.0%
1/1-12/31/02	0	0	0	0.0%
1/1-12/31/03	(44,680)	(214)	(44,894)	(1.8%)
1/1-12/31/04	52,365	12,609	64,974	2.4%
1/1-12/31/05	(43,243)	(32,264)	(75,507)	(2.8%)
1/1-12/31/06	17,583	27,324	44,907	1.7%
1/1-12/31/07	(69,760)	(59,662)	(129,422)	(4.7%)
1/1-12/31/08	23,879	218,789	242,668	9.0%
1/1-12/31/09	55,930	(143,614)	(87,684)	(3.2%)
1/1-12/31/10	67,508	(131,661)	(64,153)	0.0%
Total	\$ 59,582	(\$ 108,693)	(\$ 49,111)	(0.1%)

The methodology used in this interim review is the same as that detailed in the 12/31/10 report. All qualifications and assumptions in the 12/31/10 report apply to the attached exhibits as well. The table numbers shown on the following exhibits correspond to the table numbers used in the full report. The estimates contained in this report are based on data provided by UCIP. These data and the associated assumptions should be reviewed for their consistency with the internal records of UCIP. Any discrepancy in the completeness, interpretation, or accuracy of the information used may require a revision to this report.

Mr. Johnnie Miller
August 5, 2011
Page Three

If you have any questions, please contact us. It is a pleasure to be of service to UCIP.

Sincerely,



Mary Jean King, FCAS, FCA, MAAA
Consulting Actuary



Lisa Dennison, FCAS, FCA, MAAA
President and Consulting Actuary

enclosure

UTAH COUNTIES INSURANCE POOL (UCIP)

ACTUARIAL REPORT

*Premium Indication
for 1/1-12/31/12*

Table 6

UTAH COUNTIES INSURANCE POOL

GENERAL LIABILITY

COST LEVEL ADJUSTMENT

(Limited to \$250,000)

A. LOSSES ADJUSTED TO 1/1-12/31/12

Policy Period	Estimated Ultimate Incurred Losses	Loss Trend Factor*	Adjusted Losses#
1/1-12/31/06	\$1,350,469	1.296	\$1,602,208
1/1-12/31/07	1,480,962	1.245	1,814,410
1/1-12/31/08	1,244,815	1.184	1,473,861
1/1-12/31/09	1,638,990	1.133	1,856,976
1/1-12/31/10	2,041,815	1.090	2,225,578
Total	\$7,757,051		\$8,973,033

B. EXPOSURE ADJUSTED TO 1/1-12/31/12

Policy Period	Expenditures (\$1,000s)	Exposure Trend Factor^	Adjusted Expenditures (\$1,000s)
1/1-12/31/06	\$ 596,455	1.195	\$ 712,764
1/1-12/31/07	579,901	1.160	672,685
1/1-12/31/08	627,498	1.126	706,563
1/1-12/31/09	659,039	1.093	720,330
1/1-12/31/10	677,708	1.061	719,048
Total	\$3,140,601		\$3,531,390

* See Section A of Appendix B, Exhibit I.

Losses have not been adjusted above the retention.

^ See Section A of Appendix B, Exhibit II.

Table 7

UTAH COUNTIES INSURANCE POOL

GENERAL LIABILITY

PROJECTED LOSSES FOR 1/1-12/31/12
(Limited to \$250,000)

A. PURE LOSS RATES

Policy Period	Adjusted Losses	Adjusted Expenditures (\$1,000s)	Pure Loss Rate per \$1,000 Expenditures
1/1-12/31/06	\$1,602,208	\$ 712,764	\$2.25
1/1-12/31/07	1,814,410	672,685	2.70
1/1-12/31/08	1,473,861	706,563	2.09
1/1-12/31/09	1,856,976	720,330	2.58
1/1-12/31/10	2,225,578	719,048	3.10
Total	\$8,973,033	\$3,531,390	
		Average	\$2.54
		Wtd Average	2.54
		3 Yr Average	2.59
		5 Yr Mid Average	2.51
		Prior	2.60
		Selected^	2.60

B. PROJECTED LOSSES

Policy Period	Selected Pure Loss Rate	Projected Expenditures (1,000)	Projected Losses
1/1-12/31/12	\$2.60	\$ 737,032 #	\$1,920,000

^ Selected the three year average.

Provided by UCIP.

Figure 2

UTAH COUNTIES INSURANCE POOL

GENERAL LIABILITY

PURE LOSS RATES ADJUSTED TO A 1/1-12/31/12 COST LEVEL
(Limited to \$250,000)

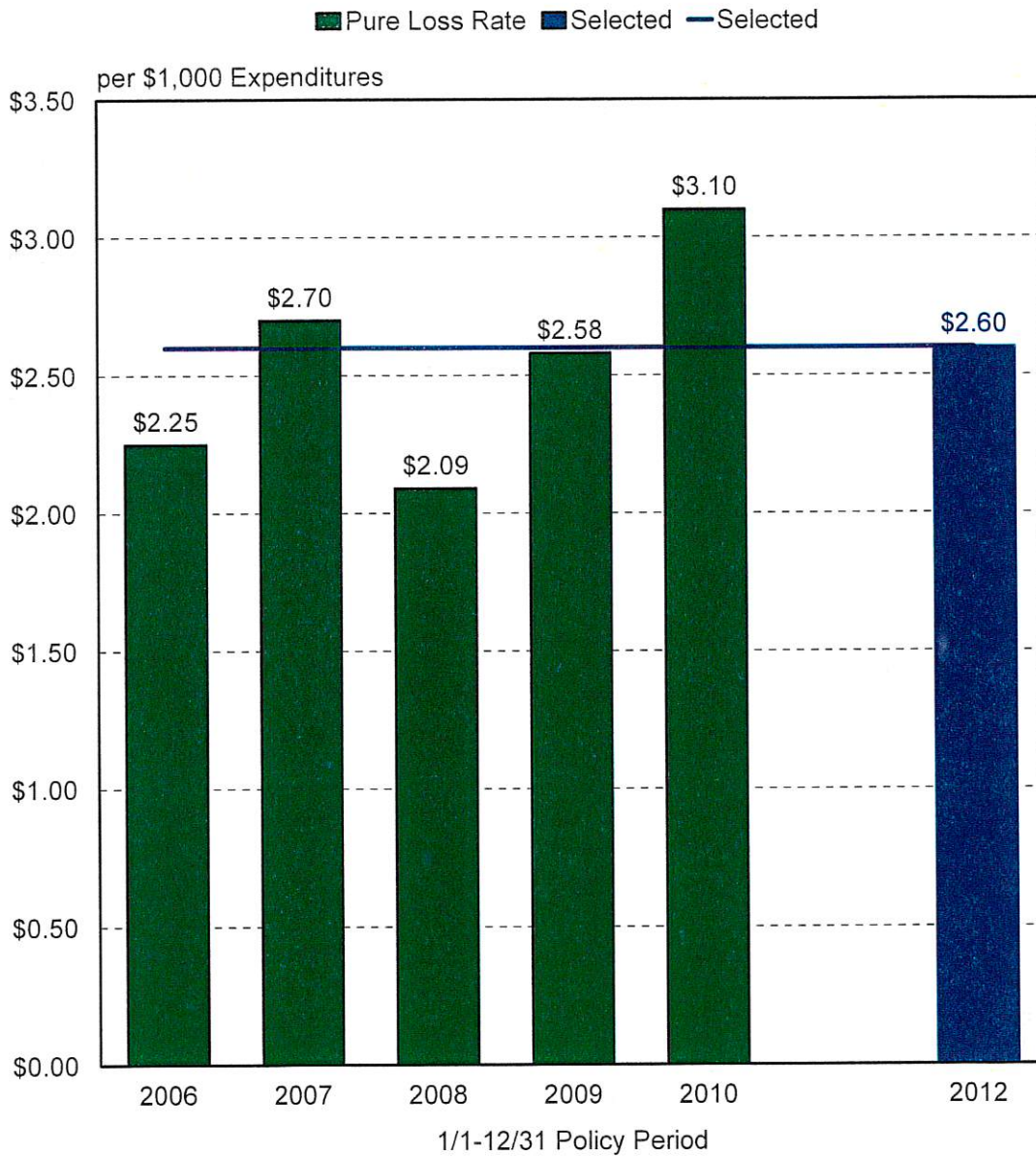


Table 14

UTAH COUNTIES INSURANCE POOL

AUTO LIABILITY

PROJECTED LOSSES FOR 1/1-12/31/12
(Limited to \$250,000)

A. PURE LOSS RATES

Policy Period	Adjusted Losses	Vehicles	Pure Loss Rate per Vehicle
1/1-12/31/06	\$ 719,080	3,783	\$190
1/1-12/31/07	332,041	3,961	84
1/1-12/31/08	875,666	4,021	218
1/1-12/31/09	367,869	4,229	87
1/1-12/31/10	406,614	4,092	99
Total	\$2,701,270	20,086	
		Average	\$136
		Wtd Average	134
		3 Yr Average	135
		5 Yr Mid Average	125
		Prior	150
		Selected ^A	135

B. PROJECTED LOSSES

Policy Period	Selected Pure Loss Rate	Projected Vehicles	Projected Losses
1/1-12/31/12	\$135	4,202 #	\$ 570,000

^A Selected the weighted average.

Provided by UCIP.

Figure 4

UTAH COUNTIES INSURANCE POOL

AUTO LIABILITY

PURE LOSS RATES ADJUSTED TO A 1/1-12/31/12 COST LEVEL
(Limited to \$250,000)

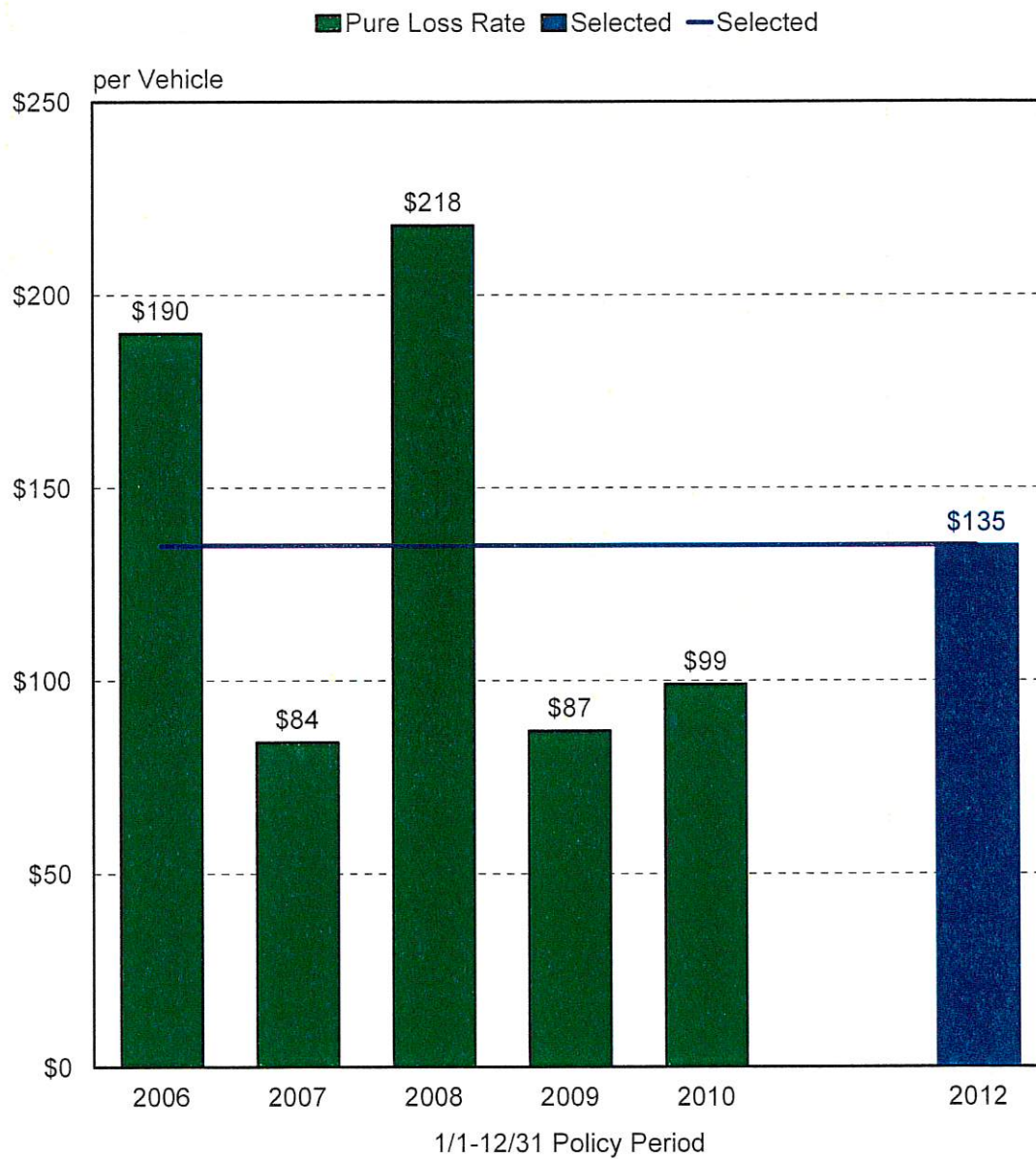


Table 19

UTAH COUNTIES INSURANCE POOL

PROPERTY

PROJECTED LOSSES FOR 1/1-12/31/12
(Limited to \$250,000)

A. PURE LOSS RATES

Policy Period	Adjusted Losses	Adjusted Insured Value (\$100s)	Pure Loss Rate per \$100 Ins. Value
1/1-12/31/06	\$ 900,281	\$11,984,136	\$0.0751
1/1-12/31/07	989,944	13,089,790	0.0756
1/1-12/31/08	977,162	16,123,297	0.0606
1/1-12/31/09	767,587	17,041,774	0.0450
1/1-12/31/10	424,024	17,308,169	0.0245
Total	\$4,058,998	\$75,547,166	
		Average	\$0.0562
		Wtd Average	0.0537
		3 Yr Average	0.0434
		5 Yr Mid Average	0.0602
		Prior	0.0660
		Selected ^A	0.0600

B. PROJECTED LOSSES

Policy Period	Selected Pure Loss Rate	Projected Ins. Value (\$100s)	Projected Losses
1/1-12/31/12	\$0.0600	\$18,711,941 #	\$1,120,000

^A Selected the 5 Yr mid average.

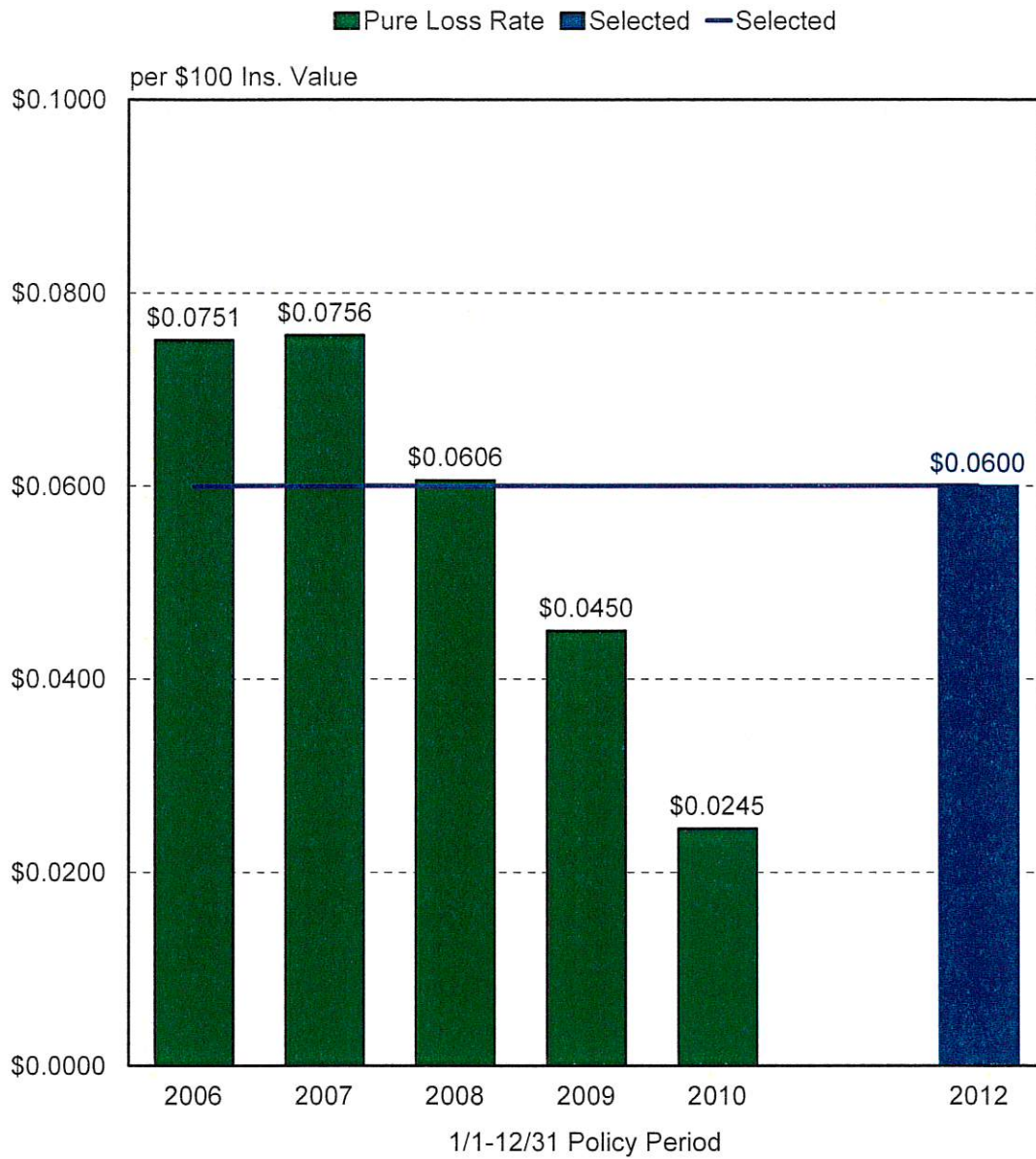
Provided by UCIP.

Figure 6

UTAH COUNTIES INSURANCE POOL

PROPERTY

PURE LOSS RATES ADJUSTED TO A 1/1-12/31/12 COST LEVEL
(Limited to \$250,000)



COMPARISON TO PRIOR REPORT

The loss projections in this report are compared to the 10/27/10 Actuarial Report in the following table.

COMPARISON OF LOSS PROJECTIONS TO PRIOR REPORT

Coverage	Report	Pure Loss Rate	Exposure	Projected Losses
General Liability	Current	\$2.60	\$ 737,032 ^	\$ 1,920,000
	Prior	2.60	687,024	1,790,000
	Change	0.0%	+ 7.3%	+ 7.3%
Auto Liability	Current	\$135	4,202 *	\$ 570,000
	Prior	150	4,159	620,000
	Change	-10.0%	+ 1.0%	- 8.1%
Property	Current	\$0.0600	\$18,711,941 ~	\$ 1,120,000
	Prior	0.0660	17,568,343	1,160,000
	Change	- 9.1%	+ 6.5%	- 3.4%
Total	Current	-----	-----	\$ 3,610,000
	Prior	-----	-----	3,570,000
	Change	- 4.7%	+ 6.1%	+ 1.1%

^ Expenditures (1,000).

* Vehicles.

~ Insured value (100).

General liability (GL) loss rates have been stable. The projected loss rate for auto liability (AL) decreased due to favorable experience in the 1/1-12/31/09 and 1/1-12/31/10 periods. Property (PR) loss rates have also been low the last two periods leading to a decrease in the projected losses for 1/1-12/31/12. Overall, the total loss projection is a 1.1% increase over last year, due to a 4.7% decrease in loss rates and a 6.1% increase in exposure.

Table 20

UTAH COUNTIES INSURANCE POOL

ALL COVERAGES

PREMIUM INDICATION FOR 1/1-12/31/12 BY COVERAGE

		General Liability	Automobile Liability	Property	Total
A.	LOSS PROJECTION*	\$1,920,000	\$ 570,000	\$1,120,000	\$3,610,000
B.	FIXED EXPENSES**	\$1,450,000	\$ 430,000	\$ 930,000	\$2,810,000
C.	INDICATED PREMIUM UNDISCOUNTED A + B	\$3,370,000	\$1,000,000	\$2,050,000	\$6,420,000
D.	CURRENT PREMIUM#				\$6,393,702
E.	UNDISCOUNTED PREMIUM INDICATION C/D - 1				+ 0.4%
F.	LOSS PRESENT VALUE FACTOR##	0.980	0.992	0.995	0.987
G.	PREMIUM PRESENT VALUE FACTOR^ 1.000				
H.	INDICATED PREMIUM DISC. AT 0.5% PER ANNUM [A x F + B]/G	\$3,330,000	\$1,000,000	\$2,040,000	\$6,370,000
I.	DISC. PREMIUM INDICATION AT 0.5% PER ANNUM H/D - 1				- 0.4%

* See Section B of Tables 7, 14, and 19.

** See Appendix B, Exhibit III.

Provided by UCIP.

See Appendix B, Exhibit IV.

^ See Appendix B, Exhibit V.

Table 21

UTAH COUNTIES INSURANCE POOL

ALL COVERAGES

PREMIUM INDICATION FOR 1/1-12/31/12 BY CONFIDENCE LEVEL

			Confidence Level					
			30%	Expected	70%	80%	90%	95%
A.	LOSS PROJECTION*		\$3,540,000	\$3,610,000	\$3,680,000	\$3,720,000	\$3,780,000	\$3,830,000
B.	FIXED EXPENSES**	\$2,810,000						
C.	INDICATED UNDISCOUNTED PREMIUM A + B		\$6,350,000	\$6,420,000	\$6,490,000	\$6,530,000	\$6,590,000	\$6,640,000
D.	CURRENT PREMIUM#	\$6,393,702						
E.	UNDISCOUNTED PREMIUM INDICATION C/D - 1		- 0.7%	+ 0.4%	+ 1.5%	+ 2.1%	+ 3.1%	+ 3.9%
F.	LOSS PRESENT VALUE FACTOR	0.987						
G.	PREMIUM PRESENT VALUE FACTOR	1.000						
H.	INDICATED PREMIUM DISC. AT 0.5% PER ANNUM [A x F + B]/G		\$6,300,000	\$6,370,000	\$6,440,000	\$6,480,000	\$6,540,000	\$6,590,000
I.	DISC. PREMIUM INDICATION AT 0.5% PER ANNUM H/D - 1		- 1.5%	- 0.4%	+ 0.7%	+ 1.3%	+ 2.3%	+ 3.1%

* See Appendix B, Exhibit VI.

** See Appendix B, Exhibit III.

Provided by UCIP.

Appendix B, Exhibit III

UTAH COUNTIES INSURANCE POOL

ALL COVERAGES

ESTIMATED EXPENSES FOR 1/1-12/31/12

Expense	General Liability	Automobile Liability	Property	Total	Percent of Premium
Reinsurance*	\$ 809,600	\$ 240,400	\$ 550,000	\$1,600,000	25.0%
Other Fixed Expenses#	644,000	191,000	376,000	1,211,000	18.9%
Fixed Expenses	\$1,453,600	\$ 431,400	\$ 926,000	\$2,811,000	44.0%

* Provided by UCIP. Liability allocation based on projected losses.

Total provided by UCIP. Allocated based on projected losses.

UTAH COUNTIES INSURANCE POOL

	Approved 2011	Tentative 2012
Revenue		
Premiums and other Considerations	6,190,000	6,328,616
Investment Income	55,000	65,000
Program Management Fees	3,000	3,000
Conferences	6,500	6,500
Total Income	6,254,500	6,403,116
Underwriting Expense		
Losses and Loss Adjustment Expenses	3,000,000	3,000,000
Losses Incurred	570,000	590,000
Reinsurance Expense	13,119,900	1,600,000
Total Underwriting Expenses	3,570,000	5,190,000
Administrative Expense		
Board of Trustees	40,000	45,000
Depreciation	35,000	30,000
Loss Control	42,650	43,000
Marketing	16,000	16,000
Office Operations	220,000	220,000
Professional Services	77,300	77,000
Staff	757,090	780,000
Total Administrative Expenses	443,040	1,211,000
Total Operating Expense	4,013,040	6,401,000
Change in Net Assets	2,241,460	2,116

Sonya White

To: Board of Trustees
Subject: Liability Limit Increase Indication

Trustees,

Based on the concern of many of you at last week's Board meeting, regarding the cost to increase our liability limits for 2012, I have been in further contact with CRL and have been able to get a firmer indication on the cost of that excess liability coverage.

The indication is within the range of the assumption I made in the rate and the additional premium approved using last year's (2011) rates.

Once a firm quote has been provided the Board can look at options to increase the limit to \$2,250,000, \$2,500,000 or \$3,000,000. Based on the indications, each of these options will be within our tentative 2012 budgeted reinsurance expense.

Johnnie Miller
Chief Executive Officer
Utah Counties Insurance Pool
PO Box 95730
10980 Jordan Gateway
South Jordan, UT 84095-0730
801-307-2114(d)
801-568-0495(f)
801-718-7107(m)

FINDINGS

The findings are the product of loss experience, actuarial assumptions, quantitative analysis, and professional judgment. The estimates are expressed in terms of ranges that indicate the reliance on assumptions believed to be reasonable and are subject to all the limitations expressed herein.

INDICATED PREMIUM NEED

The indicated premium for 1/1-12/31/12 on an undiscounted and discounted for investment income basis is shown below. UCIP provided the discount rate of 0.5%.

INDICATED PREMIUM NEED FOR 1/1-12/31/12						
Undiscounted for Investment Income						
	30%	Expected	70%	80%	90%	95%
Indicated Premium	\$6,350,000	\$6,420,000	\$6,490,000	\$6,530,000	\$6,590,000	\$6,640,000
Estimated Premium	6,393,702					
Premium Indication	- 0.7%	+ 0.4%	+ 1.5%	+ 2.1%	+ 3.1%	+ 3.9%
Discounted for Investment Income at 0.5% per Annum						
	30%	Expected	70%	80%	90%	95%
Indicated Premium	\$6,300,000	\$6,370,000	\$6,440,000	\$6,480,000	\$6,540,000	\$6,590,000
Estimated Premium	6,393,702					
Premium Indication	- 1.5%	- 0.4%	+ 0.7%	+ 1.3%	+ 2.3%	+ 3.1%

The low and high figures shown are judgmental and are not intended to establish absolute minimums or maximums on the estimates, but rather to depict a reasonable range for the establishment of premium in this particular situation. The indicated premium is the amount that UCIP needs to collect from its members to cover expected losses and expenses. The estimated premium is based on the premium UCIP expects to collect for 1/1-12/31/12.

COMPARISON TO PRIOR REPORT

The loss projections in this report are compared to the 10/27/10 Actuarial Report in the following table.

COMPARISON OF LOSS PROJECTIONS TO PRIOR REPORT

Coverage	Report	Pure Loss Rate	Exposure	Projected Losses
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	Change	-10.0%	+ 1.0%	- 8.1%
Property	Current	\$0.0600	\$18,711,941 ~	\$ 1,120,000
	Prior	0.0660	17,568,343	1,160,000
	Change	- 9.1%	+ 6.5%	- 3.4%
Total	Current	-----	-----	\$ 3,610,000
	Prior	-----	-----	3,570,000
	Change	- 4.7%	+ 6.1%	+ 1.1%

^ Expenditures (1,000).

* Vehicles.

~ Insured value (100).

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Appendix B, Exhibit III

UTAH COUNTIES INSURANCE POOL

ALL COVERAGES

ESTIMATED EXPENSES FOR 1/1-12/31/12

Expense	General Liability	Automobile Liability	Property	Total	Percent of Premium
Reinsurance*	\$ 809,600	\$ 240,400	\$ 550,000	\$1,600,000	25.0%
Other Fixed Expenses#	644,000	191,000	376,000	1,211,000	18.9%
Fixed Expenses	\$1,453,600	\$ 431,400	\$ 926,000	\$2,811,000	44.0%

* Provided by UCIP. Liability allocation based on projected losses.

Total provided by UCIP. Allocated based on projected losses.

2012 MULTILINE PREMIUM CALCULATION

000000(Rate Study Expected)

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COUNTY	INSURABLE VALUE	PERCENT CHANGE	NUMBER OF VEHICLES	PERCENT CHANGE	EXPENDITURES	PERCENT CHANGE	PROPERTY \$0.11	AUTO \$238.00	LIABILITY \$4.58	2012 CONTRIBUTION	PERCENT CHANGE	2011 PREMIUM
Beaver	36,845,495	14%	88	38%	8,523,973	1%	40,291	20,970	39,018	100,279	11%	90,126
Box Elder	43,806,288	45%	232	3%	25,734,188	0%	47,902	55,286	117,798	220,986	4%	212,267
Cache	61,986,109	5%	267	9%	27,944,167	18%	67,760	63,626	127,914	259,300	9%	237,832
Carbon	70,116,703	-14%	149	-7%	38,241,624	0%	76,673	35,507	175,051	287,230	-5%	303,854
Daggett	12,501,374	-5%	45	-10%	5,797,992	-6%	13,670	10,724	26,540	50,934	-9%	55,799
Davis	185,566,314	1%	222	-3%	82,717,296	3%	202,917	52,903	378,638	634,458	20%	530,590
Duchesne	41,044,165	-1%	132	-1%	11,120,683	64%	44,882	31,456	50,905	127,242	14%	112,077
Emery	48,485,464	-3%	165	3%	12,628,073	13%	53,019	39,320	57,805	150,143	1%	148,424
Garfield	30,291,906	49%	104	2%	9,816,108	-16%	33,124	24,783	44,933	102,841	0%	102,794
Iron	65,483,995	30%	200	0%	30,945,810	-5%	71,607	47,660	141,654	260,921	2%	256,571
Juab	34,257,638	-7%	132	10%	9,886,519	18%	37,461	31,456	45,256	114,172	3%	110,887
Kane	31,901,839	12%	98	7%	14,491,740	-6%	34,885	23,353	66,336	124,574	-1%	125,931
Millard	61,580,138	19%	167	-2%	17,812,879	0%	67,338	39,796	81,538	188,672	3%	182,696
Morgan	17,604,040	6%	41	-21%	5,666,993	13%	19,250	9,770	25,941	54,961	0%	54,824
Plute	6,729,363	1%	25	-4%	1,263,195	-20%	7,359	5,958	5,782	19,098	-11%	21,465
Rich	6,254,527	10%	46	77%	3,816,250	11%	6,839	10,962	17,469	35,270	22%	28,862
San Juan	42,820,464	3%	218	-2%	20,954,183	10%	46,824	51,949	95,918	194,691	1%	192,973
Sanpete	27,527,538	2%	92	3%	8,491,505	8%	30,101	21,924	38,870	90,895	2%	89,107
Sevier	38,373,487	3%	118	-7%	15,688,062	0%	41,961	28,119	71,812	141,893	-3%	146,236
Tooele	119,869,984	8%	289	3%	47,503,062	59%	131,078	68,869	217,445	417,392	26%	331,024
Uintah	103,005,312	-7%	133	-1%	49,906,991	21%	112,636	31,694	228,449	372,779	9%	341,159
Utah	215,988,620	15%	305	-3%	107,143,223	26%	236,184	72,682	490,448	799,313	20%	668,169
Wasatch	56,948,751	-31%	155	-4%	26,019,376	11%	62,273	36,937	119,104	218,314	-9%	239,133
Washington	145,181,953	5%	231	0%	38,175,881	2%	158,756	55,047	174,750	388,554	2%	379,630
Wayne	10,265,547	15%	67	10%	3,599,713	-23%	11,225	15,966	16,478	43,669	-9%	47,777
Weber	271,252,305	4%	376	3%	73,271,316	3%	296,614	89,601	335,399	721,615	3%	698,624
UCIP	282,500	20%	0	0%	1,368,616	69%	309	0	6,265	6,574	69%	3,894
Bear River HD	9,586,423	3%	23	-18%	8,627,079	3%	10,483	5,481	39,490	55,454	0%	55,617
Central HD	2,759,367	7%	12	20%	3,596,671	-2%	3,017	2,860	16,464	22,341	1%	22,012
Southeastern HD	3,409,623	137%	14	0%	3,333,099	-16%	3,728	3,336	15,257	22,322	-4%	23,346
Southwest HD	9,029,438	7%	14	-13%	5,675,036	8%	9,874	3,336	25,977	39,187	6%	37,062
Tooele HD	3,611,490	-5%	0	-100%	3,750,853	-1%	3,949	0	17,170	21,119	-13%	24,409
TriCounty HD	4,596,980	-26%	12	20%	2,958,028	-1%	5,027	2,860	13,540	21,427	-6%	22,772
Wasatch HD	644,388	4%	8	60%	1,771,769	-5%	705	1,906	8,110	10,721	2%	10,489
Weber-Morgan HD	4,375,073	182%	22	-4%	5,873,965	-12%	4,784	5,243	26,888	36,915	-4%	38,305
Tooele Recreation	0	0%	0	0%	270,000	0%	0	0	1,236	1,236	0%	0
Washington IA	47,229,475	0%	0	0%	2,646,332	0%	51,645	0	12,114	63,759	0	0
TOTALS	1,871,194,076	7%	4,202	1%	737,032,250	10%	2,046,151	1,001,337	3,373,765	6,421,252	8%	5,946,737

2012 MULTILINE PREMIUM CALCULATION

C000000(2011 Rates)

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COUNTY	INSURABLE VALUE	PERCENT CHANGE	NUMBER OF VEHICLES	PERCENT CHANGE	PERCENT CHANGE	EXPENDITURES	PERCENT CHANGE	PROPERTY \$0.105	AUTO \$205.00	LIABILITY \$4.50	2012 CONTRIBUTION	PERCENT CHANGE	2011 PREMIUM
Beaver	36,845,495	14%	88	38%		8,523,973	1%	38,688	25,080	38,400	102,168	13%	90,126
Box Elder	43,806,288	45%	232	3%		25,734,188	0%	45,997	66,120	115,933	228,049	7%	212,267
Cache	61,966,109	5%	267	9%		27,944,167	18%	65,064	76,095	125,888	267,048	12%	237,832
Carbon	70,116,703	-14%	149	-7%		38,241,624	0%	73,623	42,465	172,279	288,366	-5%	303,854
Daggett	12,501,374	-5%	45	-10%		5,797,992	-6%	13,126	12,825	26,120	52,071	-7%	55,799
Davis	185,566,314	1%	222	-3%		82,717,296	3%	194,845	63,270	372,641	630,756	19%	530,590
Duchesne	41,044,165	-1%	132	-1%		11,120,683	64%	43,096	37,620	50,099	130,815	17%	112,077
Emery	48,485,464	-3%	165	3%		12,628,073	13%	50,910	47,025	56,889	154,824	4%	148,424
Garfield	30,291,906	49%	104	2%		9,816,108	-16%	31,807	29,640	44,222	105,668	3%	102,794
Iron	65,483,995	30%	200	0%		30,945,810	-5%	68,758	57,000	139,411	265,169	3%	256,571
Juab	34,257,638	-7%	132	10%		9,886,519	18%	35,971	37,620	44,539	118,129	7%	110,887
Kane	31,901,839	12%	98	7%		14,491,740	-6%	33,497	27,930	65,285	126,712	1%	125,931
Millard	61,580,138	19%	167	-2%		17,812,879	0%	64,659	47,595	80,247	192,501	5%	182,696
Morgan	17,604,040	6%	41	-21%		5,666,993	13%	18,484	11,685	25,530	55,699	2%	54,824
Plute	6,729,363	1%	25	-4%		1,263,195	-20%	7,066	7,125	5,691	19,882	-7%	21,465
Rich	6,254,527	10%	46	77%		3,816,250	11%	6,567	13,110	17,192	36,869	28%	28,862
San Juan	42,820,464	3%	218	-2%		20,954,183	10%	44,961	62,130	94,399	201,490	4%	192,973
Sanpete	27,527,538	2%	92	3%		8,491,505	8%	28,904	26,220	38,254	93,378	5%	89,107
Sevier	38,373,487	3%	118	-7%		15,688,062	0%	40,292	33,630	70,675	144,597	-1%	146,236
Tooele	119,869,984	8%	289	3%		47,503,062	59%	125,863	82,365	214,001	422,230	28%	331,024
Uintah	103,005,312	-7%	133	-1%		49,906,991	21%	108,156	37,905	224,831	370,892	9%	341,159
Utah	215,988,620	15%	305	-3%		107,143,223	26%	226,788	86,925	482,680	796,393	19%	668,169
Wasatch	56,948,751	-31%	155	-4%		26,019,376	11%	59,796	44,175	117,217	221,188	-8%	239,133
Washington	145,181,953	5%	231	0%		38,175,881	2%	152,441	65,835	171,982	390,258	3%	379,630
Wayne	10,265,547	15%	67	10%		3,599,713	-23%	10,779	19,095	16,217	46,091	-4%	47,777
Weber	271,252,305	4%	376	3%		73,271,316	3%	284,815	107,160	330,087	722,062	3%	698,624
UCIP	282,500	20%	0	0%		1,368,616	69%	297	0	6,166	6,462	66%	3,894
Bear River HD	9,586,423	3%	23	-18%		8,627,079	3%	10,066	6,555	38,865	55,486	0%	55,617
Central HD	2,759,367	7%	12	20%		3,596,671	-2%	2,897	3,420	16,203	22,520	2%	22,012
Southeastern HD	3,409,623	137%	14	0%		3,333,099	-16%	3,580	3,990	15,016	22,586	-3%	23,346
Southwest HD	9,029,438	7%	14	-13%		5,675,036	8%	9,481	3,990	25,566	39,037	5%	37,062
Tooele HD	3,611,490	-5%	0	-100%		3,750,853	-1%	3,792	0	16,898	20,690	-15%	24,409
TriCounty HD	4,596,980	-26%	12	20%		2,958,028	-1%	4,827	3,420	13,326	21,573	-5%	22,772
Wasatch HD	644,388	4%	8	60%		1,771,769	-5%	677	2,280	7,982	10,938	4%	10,489
Weber-Morgan HD	4,375,073	182%	22	-4%		5,873,965	-12%	4,594	6,270	26,462	37,326	-3%	38,305
Tooele Recreation	0	0%	0	0%		270,000	0%	0	0	1,216	1,216	0	0
Washington IA	47,229,475	0%	0	0%		2,646,332	0%	49,591	0	11,922	61,513	0	0
TOTALS	1,871,194,076	7%	4,202	1%		737,032,250	10%	1,964,754	1,197,570	3,320,330	6,482,654	9%	5,946,737

UTAH COUNTIES INSURANCE POOL
Exposures - 2012 Renewal

EXPOSURE	BEAVER 09	BOX ELDER 09	CACHE 08	CARBON 08	DAGGETT 10	DAVIS 08	DUCHESNE 10	EMERY 10	GARFIELD 08
Building Values	27,473,056	27,262,518	46,694,004	50,521,142	8,171,220	137,555,882	24,915,509	31,840,814	20,215,037
Contents Values	4,062,300	4,844,500	5,152,300	6,061,300	1,683,000	25,242,622	4,946,719	8,636,773	2,055,800
Computer Equipment Values	408,917	950,000	2,400,000	1,288,950	147,050	9,336,556	895,068	955,045	577,584
Miscellaneous Property Values	962,370	16,572	485,000	1,885,500	66,981	4,356,457	537,778	107,600	0
Mobile Equipment Values	1,838,933	4,080,202	1,404,275	4,138,912	821,885	3,661,018	4,839,641	2,979,033	3,593,276
Automobile Values	2,099,919	6,652,496	5,830,530	6,220,899	1,611,238	5,413,779	4,909,450	3,966,199	3,850,209
Total Insurable Values	36,845,495	43,806,288	61,966,109	70,116,703	12,501,374	185,566,314	41,044,165	48,485,464	30,291,906
Licensed Vehicles	88	232	267	149	45	222	132	165	104
Full-Time Employees	104	160	257	167	50	747	141	72	72
Full-Time Law Enforcement	16	28	111	25	7	97	15	26	6
Payroll	4,349,172	7,561,761	5,896,989	7,146,898	2,075,659	41,000,000	5,860,898	5,568,300	2,902,647
Population	6,629	49,975	112,656	21,403	1,059	307,656	18,607	10,976	5,172
Expenditures	8,523,973	25,734,186	27,944,167	38,241,624	5,797,992	82,717,296	11,120,683	12,628,073	9,816,108

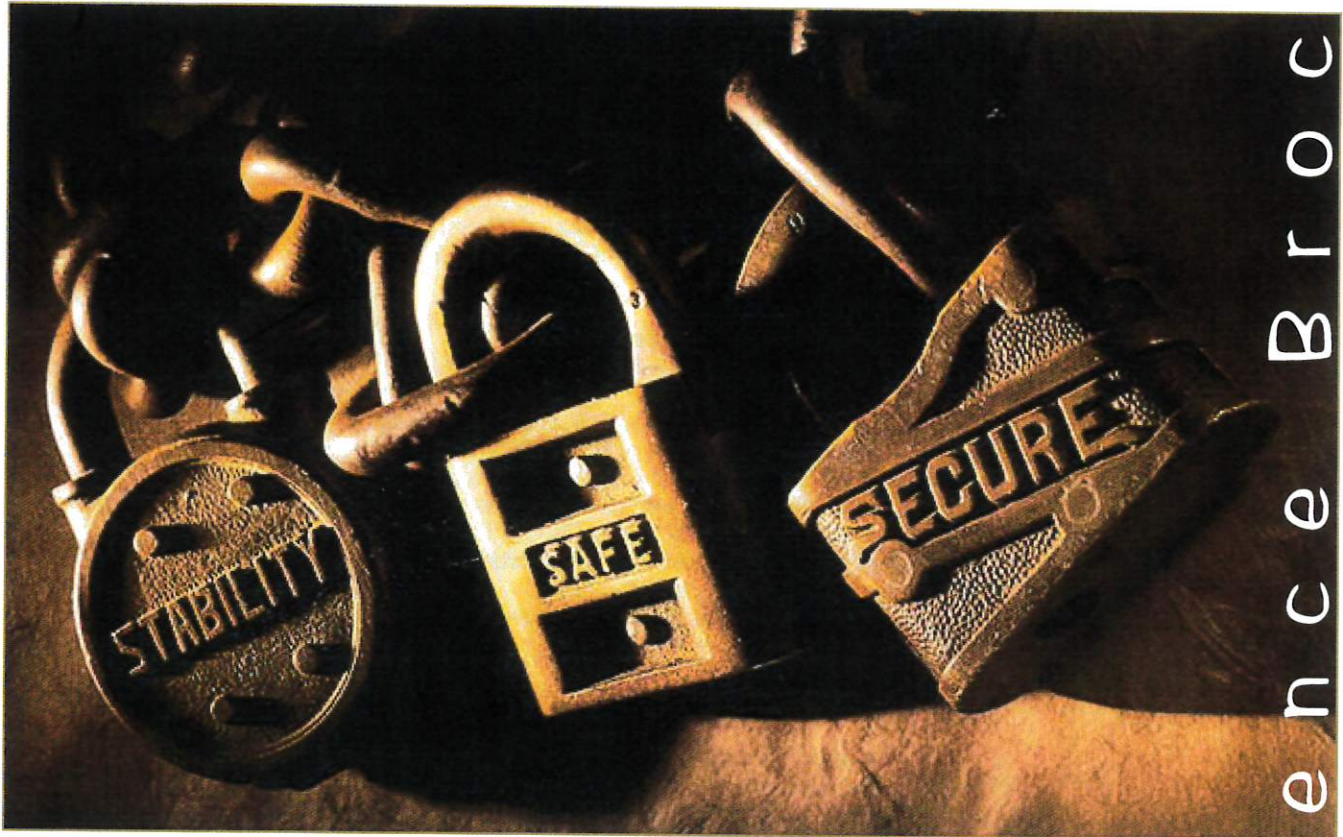
EXPOSURE	IRON 09	JUAB 09	KANE 09	MILLARD 09	MORGAN 08	PIUTE 10	RICH 08	SAN JUAN 10	SANPETE 10
Building Values	44,681,218	22,346,282	24,811,426	47,284,438	12,611,801	4,629,837	3,358,250	22,066,680	21,596,013
Contents Values	7,110,140	3,634,900	2,020,850	7,027,847	2,887,400	881,500	661,500	5,695,200	3,691,085
Computer Equipment Values	1,342,100	302,000	751,850	1,450,000	182,875	96,601	178,100	652,001	271,468
Miscellaneous Property Values	933,100	1,682,600	5,300	190,000	0	0	124,000	3,023,380	0
Mobile Equipment Values	3,596,825	2,182,305	1,378,182	1,401,010	332,664	511,475	416,500	4,463,426	945,137
Automobile Values	7,820,612	4,109,551	2,934,231	4,226,843	1,789,300	609,950	1,516,177	6,919,777	1,023,835
Total Insurable Values	65,483,995	34,257,638	31,901,839	61,580,138	17,604,040	6,729,363	6,254,527	42,820,464	27,527,538
Licensed Vehicles	200	132	98	167	41	25	46	218	92
Full-Time Employees	191	73	86	133	41	24	40	142	86
Full-Time Law Enforcement	32	11	11	29	10	3	4	14	17
Payroll	9,318,640	3,045,575	3,476,104	7,286,465	2,109,610	668,078	1,122,466	5,499,561	3,076,058
Population	46,163	10,246	7,125	12,503	9,469	1,556	2,200	14,746	27,822
Expenditures	30,945,810	9,886,519	14,491,740	17,812,879	5,666,993	1,263,195	3,816,250	20,954,183	8,491,505

EXPOSURE	SEVIER 10	TOOELE 09	UINTAH 10	UTAH 08	WASATCH 08	WASHINGTON 09	WAYNE 10	WEBER 09	UCIP
Building Values	28,003,590	83,385,999	75,789,012	170,087,051	40,508,416	112,881,923	6,834,794	211,863,641	0
Contents Values	3,764,700	12,038,757	12,348,000	20,178,700	6,556,576	20,596,414	1,039,000	32,560,483	200,000
Computer Equipment Values	642,045	3,700,811	2,526,211	9,651,000	1,939,300	4,443,394	139,000	6,238,307	82,500
Miscellaneous Property Values	272,055	10,552,437	4,395,458	4,000,000	17,160	954,047	55,000	9,618,560	0
Mobile Equipment Values	2,920,500	3,752,630	4,113,218	2,493,106	2,049,851	1,892,495	493,278	302,400	0
Automobile Values	2,770,597	6,439,350	3,833,413	9,578,763	5,877,448	4,413,680	1,704,475	10,668,914	0
Total Insurable Values	38,373,487	119,869,984	103,005,312	215,988,620	56,948,751	145,181,953	10,265,547	271,252,305	282,500
Licensed Vehicles	118	289	133	305	155	231	67	376	0
Full-Time Employees	123	309	219	876	157	346	31	926	6
Full-Time Law Enforcement	30	36	20	114	19	53	5	89	0
Payroll	5,359,494	14,249,835	12,047,427	49,225,527	9,797,423	18,329,259	1,067,369	30,561,975	618,924
Population	20,802	58,218	32,588	545,307	23,530	138,115	2,778	231,236	0
Expenditures	15,688,062	47,503,062	49,906,991	107,143,223	26,019,376	38,175,881	3,599,713	73,271,316	1,368,616

EXPOSURE	BEAR RIVER HD	CENTRAL HD	SOUTHEAST HD	SOUTHWEST HD	TOOELE HD	TRICOUNTY HD	WASATCH HD	WEB-MOR HD	TOOELE REC	WCIA
Building Values	7,245,264	2,009,440	2,573,292	7,517,755	0	3,548,480	0	2,800,000	0	44,493,090
Contents Values	1,689,750	430,100	339,343	357,099	3,391,500	475,000	409,611	785,700	0	2,447,123
Computer Equipment Values	223,389	182,000	179,902	272,425	148,000	300,000	115,756	190,500	0	240,337
Miscellaneous Property Values	62,370	25,000	115,431	564,696	64,300	150,000	40,021	119,000	0	48,925
Mobile Equipment Values	4,400	0	0	0	7,690	0	0	0	0	0
Automobile Values	361,250	112,827	201,655	317,463	0	123,500	79,000	479,873	0	0
Total Insurable Values	9,586,423	2,759,367	3,409,623	9,029,438	3,611,490	4,596,980	644,388	4,375,073	0	47,229,475
Licensed Vehicles	23	12	14	14	0	12	8	22	0	0
Full-Time Employees	70	36	38	65	37	22	13	67	0	0

2011 AGRiP Governance & Leadership Conference

A Conference for governing board members, staff, AGRiP Partners and all others who have an interest or stake in the governance and leadership process for public entity risk and benefits pools.



Keeping Your Pool Safe - Secure - Stable

Omni Hotel at CNN Center

Atlanta, GA

October 24-26, 2011



Association of Governmental Risk Pools

PO Box J,

Prague, OK 74864

405-567-2611

Make Hotel Reservations and Register online at www.agrip.org

C o n f e r e n c e B r o c h u r e



2011 AGRiP Governance & Leadership Conference

Keeping Your Pool Safe - Secure - Stable

Conference Schedule

(see Pages 3, 4 & 5 for session descriptions)

SUNDAY – October 23

1:30 – 5:30 pm

Registration

6:00 – 7:30 pm

Opening Reception

MONDAY – October 24

7:30 am

Registration and Reading Room Opens

7:30 - 8:30 am

Continental Breakfast

8:30 – 8:50 am

First Time Attendee Coffee with AGRiP Board

9:00 – 10:30 am

OPENING GENERAL SESSION - Steve Donahue

Mr. Donahue is a speaker, author, consultant and documentary filmmaker. He is president of Trans-FILMation Inc., a consulting firm that specializes in employee engagement, leveraging organizational culture and managing change. His first book *Shifting Sands: A Guidebook for Crossing the Deserts of Change*, which chronicles his harrowing journey across the Sahara, is an international best seller.



10:45 – Noon

Concurrent Sessions

Pooling Basics - Continues to 4:00 pm

Shawn Bubb, Director of Insurance Services, Montana Schools Group Insurance Authority and **Barbara Rhoades**, CEO, Ohio Transit Risk Pool

Your IT Compass: Navigating Today's Complex World of Pool Administration Systems

Lee Mashore, Vice President of Information Technology, CHSI

Technologies, **Rick Krepelka**, Director of Technology, Golden State Risk Management Authority (CA), and **Amy Guilford**, Assistant Director, MASB-SEG Property/Casualty Pool and Workers' Compensation Fund (MI)

Status Update on Patient Protection and Affordable Care Act Issues of Special Interest to Pools

Geoffrey L. Beauchamp, Esquire, General Counsel, Delaware Valley Health Insurance Trust (PA)

Noon

Lunch

1:30 – 2:30pm

Concurrent Sessions

Pooling Basics - Continues

Issues in Reinsurance Contract Wording - An Advanced Session on Reinsurance Contract Clauses

Michael Waterman, Vice President, Towers Watson

Current Issues Facing Public Entity Benefits Pools

Corey Stein, Sales Executive for HR Business Process Outsourcing and Government and Higher Education and **Philip A. Peterson**, Senior Vice President, Human Resource Consultant and Actuary for Aon Hewitt

2:45 - 4:00 pm

Concurrent Sessions

Pooling Basics - Continues

Put Your Pool Operations Audit To Work

Pam Collins, President, Collins Consulting

Loss Portfolio Transfers for Public Entity Pools

Tony Bibbings, Senior Vice President, Artex Intermediaries, Ltd. and **Gordon DesCombes**, Executive Vice President, Alliant Insurance Services, Inc.

4:10 - 5:10 pm

General Session

Ready or Not, Regulatory Changes Are On the Horizon

Tom Barnes, Chief Executive Officer, Municipal Insurance Association of British Columbia

5:10 pm

Sessions conclude for the day



2011 AGRIP Governance & Leadership Conference

Keeping Your Pool Safe - Secure - Stable

Conference Schedule

(see Pages 3, 4 & 5 for session descriptions)

TUESDAY – October 25

7:30 am

7:30 – 8:30 am

8:15 - 9:20 am

Registration and Reading Room Opens

Breakfast

Discussion groups by lines of coverage

9:30 – 10:45 am

KEYNOTE SESSION

Moments Matter

Pete Winemiller, Senior Vice President, Guest Relations,
NBA's Oklahoma City Thunder



11:00 – Noon

Concurrent Sessions

Jurassic Parliament - Continues to 4:00 pm

Ann Macfarlane, Partner, Jurassic Parliament

Enhancing Governing Leadership Skills

Cathie Leimbach, STRIVE!

Capital Surplus – Understanding and Defending Your Pool's Surplus – The Sufficiency Dilemma

John Foehl, President and CEO, Government Entities Mutual, Inc. (NH)

Noon

Lunch

1:15 – 2:30 pm

Concurrent Sessions

Jurassic Parliament - Continues

What Does It Mean To Be Ethical In The Public Sector ?

David Schultz, Senior Fellow at the Institute of Law and Politics, University of Minnesota Law School and Hamline University.

2:45 – 4:00 pm

Concurrent Sessions

Jurassic Parliament - Continues

Ethics in Practice in the Pooling World

David Schultz, Senior Fellow at the Institute of Law and Politics, University of Minnesota Law School and Hamline University.

Risk Based Capital and the Public Entity Pool

Mujtaba Dattoo, ACAS, MAAA, FCA, Consulting Actuary, Aon Global Risk Consulting

4:10 – 5:10 pm

General Session

Critical Thinking and Communication at Board Meetings

Cathie Leimbach, STRIVE!

WEDNESDAY – October 26

7:30 am

7:30 – 8:30 am

8:15 – 9:20 am

Registration and Reading Room Opens

Breakfast

Discussion groups by issues

9:30 – 10:30 am

General Session

How Management Style Impacts Pool Success

Pool Board Member Panel

10:45 - Noon

General Session

Current Reinsurance/Excess Insurance Market Conditions Impacting Public Entity Pools

Panel of Brokers

Noon

Conference concludes



2011 AGRiP Governance & Leadership Conference

Keeping Your Pool Safe - Secure - Stable

CONFERENCE SESSIONS DESCRIPTIONS

Monday, October 24

9:00 am - 10:30 am

Opening General Session

As a young man Steve Donahue crossed the world's largest desert from north to south. He learned that only a compass can guide you over the Sahara's shifting sands. In this entertaining and inspirational session. Steve will show you how to keep heading in the right direction even when the terrain of your working environment or personal life is changing beneath your feet. You will learn how to find and follow your inner compass by locating the intersection of talent, authenticity and passion. Steve will also reveal why following your compass can lead you to better destinations than following a map and how to navigate the inner journey for greater personal and professional success.

10:45 am - Noon

Concurrent Sessions

Pooling Basics (Continues until 4:00)

The Pooling Basics Track is a primer on public entity risk and benefits pooling for those new to their positions as a member of a pool governing body or staff. Participants will receive a copy of the [AGRiP Operations Manual](#).

Your IT Compass: Navigating Today's Complex World of Pool Administration Systems

Information Technology or IT solutions support many public entity pool operations. Understanding the use of Internet portals, geo-mapping tools and mobile computing applications is important when allocating resources. This session is designed to increase your comfort level in this aspect of pool operations.

Status update on Patient Protection and Affordable Care Act Issues of Special Interest to Pools

This session will cover the following important aspects to the Patient Protection and Affordable Care Act:

- * The Role of Public Entity Risk Pools in the State Insurance Exchange Legislative Process and the Current Status of the Exchanges.
- * Current State of HHS Regulations and Compliance Deadlines Impacting Self-Funded Public Entity Benefits Pools.
- * Potential Impact of a New Regulatory Regime on Public Entity Benefits Pools and Status of Legal Challenges to these acts.

1:30 pm - 2:30 pm

Concurrent Sessions

Issues in Reinsurance Contract Wording - An Advanced Session on Reinsurance Contract Clauses

This session will drill down on key reinsurance clauses and how seemingly minor alterations can materially impact the coverage provided. Learn about key objectives in contract wording from the clients perspective; standard vs. customized clauses; the mechanics of reinsurance agreements, along with common clauses - their purposes and pitfalls and excess of loss clauses - their purposes and pitfalls.

Current Issues Facing Public Entity Benefits Pools

The Patient Protection and Affordable Health Care Acts will cause significant changes to the health care delivery system in our country. In addition, benefits program managers are implementing a number of processes to help manage and control costs. In this session learn: how insurance exchanges will affect benefit offerings, possible strategies to stay "benefits relevant" and key components of an eligibility audit and why they still matter.

2:45 pm - 4:00 pm

Concurrent Sessions

Put Your Pool Operations Audit to Work

Once a public entity pool board has engaged a consultant to perform an operational review of the pool's operation learn how to move forward with the consultant recommendations, to prioritize the findings and how to measure success in this endeavor.

Loss Portfolio Transfers for Public Entity Pools

Loss Portfolio Transfers is an option for public entity pools with historically retained risk. This session will explore factors that influence the decision of transferring accumulated loss reserves to another party.

Attendees will learn to identify many of the hurdles that get in the way of successfully completing a loss portfolio transfer, how to recognize when a loss portfolio transfer can accomplish their goals, and to anticipate what the underwriters will be seeking.

4:10 pm - 5:10 pm

General Session

Ready or Not Regulatory Changes Are On the Horizon

Insurance Core Principles issued by the International Association of Insurance Supervisors (IAIS) are likely to result in significant future operational changes for public entity risk and benefits pools, even those not subject to regulation by a state authority. The IAIS objectives are likely to affect requirements of reinsurers, actuaries, accountants, auditors and others with whom pools interact. The Municipal Insurance Association of British Columbia, an AGRiP member pool, has already felt the impact of this focus. Pool CEO and General Counsel Tom Barnes will provide a high level view of the IAIS Core Principles concept and explore how these concepts may filter through the financial services sectors over the next few years.



2011 AGRiP Governance & Leadership Conference

Keeping Your Pool Safe - Secure - Stable

CONFERENCE SESSIONS DESCRIPTIONS

Tuesday, October 25

9:30 am – 10:45 am

Keynote Session

Moments Matter

People do not remember days, they remember moments. Verbal and nonverbal communication can make or break loyalty in a split second. That is because customers think more about their experiences with people than they do about products and services. Research shows retaining a consumer or sending him/her off to the competition comes down to the sum of countless interactions between customer and employee. This session will explore how proven techniques and strategies can help to build a cohesive service culture among diverse providers serving members on behalf of risk and benefits pools.

11:00 am – Noon

Concurrent Sessions

Enhancing Governing Leadership Skills

An effective leader has the ability to guide, motivate and influence others to reach desired goals and meet mission critical objectives. This session will aid governing board members in increasing their effectiveness in reaching consensus needed to direct senior staff. This session will highlight board dynamics such as inclusion of all governing board members in the deliberative process, how to strive for the full agreement from participants, gaining maximum contribution from all members of the governing board to shape a decision that to a satisfactory level meets the issue under consideration.

Capital Surplus – Understanding and Defending Your Pool's Surplus – The Sufficiency Dilemma

Increasingly around the country, pool surpluses are being eyed as windfalls for cash strapped communities. In this multi-platform, dynamic presentation, John Foehl will educate board members to understand the need for surplus in a public entity pool. Conferees will be challenged to defend their own pool's surplus against potential attack. The presentation will provide tools for board members to understand risk-based surplus positions, as well as literature and web links as reference material.

Jurassic Parliament (Continues until 4:00)

This Session offers an unforgettable introduction to the fundamentals of parliamentary procedures. Spend time with dinosaurs to strengthen your knowledge of motions, amendments, points of order and information, voting and appeals. Master the paradox of the presider's role as benevolent dictator in service of the group.

1:15 pm – 2:30 pm

Concurrent Sessions

What Does It Mean To Be Ethical In The Public Sector?

Is being a good person enough to be an ethical employee or public servant? Should you follow the same rules that managers or workers adopt in the private or non-profit sectors? Case studies and hypothetical examples will be used to distinguish managerial ethics in government from those in private and nonprofit sectors. Emphasizing unique public sector ethical values and their affect on leadership and management decisions involving service delivery, human resources, budgeting and finance, and working with diverse constituencies.

2:45 pm – 4:00 pm

Concurrent Sessions

Ethics in Practice in the Pooling World

Fact, not theory. Join the discussion as David Schultz leads this breakout session using real life examples of scenarios involving ethical questions and challenges submitted by AGRiP members.

Risk Based Capital and the Public Entity Pool

Public entity pools receive fixed contributions from their members for a promise to pay claims later - claims that will not be known until some point in the future and are subject to the potential of a great deal of variation in cost. This session will teach the fundamentals of applying the risk based capital model to pooling.

4:10 – 5:10 pm

General Session

Critical Thinking and Communication at Board Meetings

Governing board members must evaluate data and information from which inferences and assumptions are drawn. Critical thinking is key to a governing board member's ability to assess information and in elevating decision-making skills. This session will aid the conferee in evaluation of information and in effective communication on positions taken to others at board meetings to reach desired outcomes through the use of models and examples taken from research on best practices in the field.



2011 AGRiP Governance & Leadership Conference

Keeping Your Pool Safe - Secure - Stable

CONFERENCE SESSIONS DESCRIPTIONS

Wednesday, October 26

9:30 am – 10:30 am

How Management Style Impacts Pool Success

This session will review accomplishments within public entity risk and benefits pooling over the past 30 years with a focus by pool board members on the dynamics of how management style and the ability to work with boards impacts the success of pool.

10:30 am – Noon

Current Reinsurance/Excess Insurance Market Conditions Impacting Public Entity Pools

This session will explore the state of the reinsurance/excess insurance market as it affects pools. Market conditions and trends are important considerations to the operation of many pools. A panel of experienced professionals will address the current conditions of the market along with their sense of future trends.

HOTEL INFORMATION

ABOUT THE HOTEL

Omni at CNN Center - Downtown
100 CNN Center
Atlanta, Georgia 30303
Tel: (404) 659-0000
Fax: (404) 525-5050

Reservations: 800-843-6664 mention AGRiP to receive the group rate,

or by going to <http://www.omnihotels.com/FindAHotel/AtlantaCNNCenter/MeetingFacilities/AGRP10.aspx>



Located in the heart of downtown Atlanta within the bustling Luckie Marietta District, this luxury hotel treats you to views of the spectacular downtown skyline or picturesque Centennial Olympic Park.

The Omni Hotel at CNN Center is connected to Philips Arena and the Georgia World Congress Center, and it is the nearest hotel to the Georgia Dome. For convenient arrivals or departures, Atlanta Hartsfield International Airport is a mere 15-minute commute (12 miles).

Please make your reservations by September 21, 2011 to receive the reduced single room rate of \$185. Hotel accommodations are the responsibility of each attendee, Conference registration does not secure your room.

Conference Registration

Register for the conference by going to <http://www.agrip.org/seminars/agrip-conference-registration/>

2012 AGRiP Activities To Calendar

AGRIp Spring Conference

March 5-7, 2012
Arizona Grand Resort
Phoenix, AZ

Fourteenth Annual AGRIp Pooling Track

Held at PRIMA's Annual Conference
June 3-6, 2012
Opryland Hotel
Nashville, TN

AGRIp Institute for Management & Leadership

August 6-8, 2012
Cheyenne Mountain Resort
Colorado Springs, CO

AGRIp Governance & Leadership Conference

October 15-17, 2012
Marriott
Newport Beach, CA



AGRIPOOL Conference Registration

Registrant Information

Information in this area will appear on the attendees list exactly as shown below.

Name (full name, as shown, will appear on badge)

Position (with pool/business)

Registrant's Email

Registrant's preferred **first name** to appear on badge, if other than above

Pool/Business Name

Address (Pool/Business mailing)

City

State -- Select a State --

Postal Code

Country United States of America (if other than USA)

Additional Information Requested

If Registrant is a Pool Trustee or Board Member:

Employer

Job Title (with employer)

Address

City

State -- Select a State --

Postal Code

Other

Emergency contact phone number (to be used by registrar only)

Contact Name

Relationship

Special Needs Request - (food allergies, etc.)

Registration Fees

(Includes Sunday reception, 3 breakfasts and 2 Lunches)

- ☐ \$675.00 Member Pool - First Registrant
- ☐ \$620.00 Member Pool - Additional Regs from same member pool
- ☐ \$675.00 Partner Member - Individual retaining an AGRiP Partner membership
- ☐ \$675.00 QEI Patron Employee
- ☐ \$865.00 All Others
- ☐ \$150.00 Spouse - Incl: Sunday reception, 3 breakfasts and 2 lunches
Full name for guest badge
- ☐ \$75.00 Late Registration - applied to registrations postmarked 10 business days prior to first day of Conference

Single Event Fees

For non-registered spouses or those not attending Conference sessions

☐ \$60.00 Sunday Opening Reception x Number Attending = \$0.00

First & Last Name

☐ \$45.00 Monday Lunch x Number Attending = \$0.00

First & Last Name

☐ \$45.00 Tuesday Lunch x Number Attending = \$0.00

First & Last Name

Total fee due this registration only
\$0.00

Send invoice to - if other than registrant:

Name

Email

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